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THE
HEAD OF THE FIRM

A NOVEL

BY
MRS. J. H. RIDDELL

AUTHOR OF
'GEORGE GEITH OF FEN COURT,' 'TOO MUCH ALONE,'
'FAR ABOVE RUBIES,' ETC.

IN THREE VOLUMES
VOL. II.



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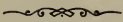
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THE HEAD OF THE FIRM.



CHAPTER I.

MISS SIMPSON DOES NOT APPROVE.

THERE are larger and finer houses about London than those in York Street, Portman Square, but the latter, if small, are comfortable.

One of the residences in that street had been bought by Mr. Desborne's father, who presented it to his son as a wedding-gift.

Never were there such people for buying leases as the Desbornes. It is a way some families have—a survival from a period when purchasing a lease was a good thing, a period antecedent to that when leaseholds became a

bad investment, and bidding for them could only be accounted a half-hearted compromise between economy and extravagance.

The Desbornes bought leases of their offices and houses as well as of various tenements, large and small, in many parts of London, which purchases, though very well at the time when concluded, had a nasty knack of growing less valuable year by year, and of at last ceasing to be valuable altogether.

Because, though half a century since it was possible to renew an old lease on not disadvantageous terms, things in the Metropolis have been moving so fast for twenty years and more, that renewals at reasonable prices can no longer be obtained. Nevertheless, tradition dies hard, and the Desbornes, though in the main sensible people and thrifty, went on buying leases and entering into covenants just as their ancestors had done in the old days departed, when time was like eternity, so slow seemed its progress, so few changes did the years bring with them.

Of all their investments the little house in York Street, bought by a loving father for his

only son, was perhaps the most sensible. The ground-rent was low, and the repairs, though a constant drain, did not cost so much annually as they might have amounted to in a mansion replete with all modern conveniences, including an unsound roof, leaky pipes, and an unsafe boiler, with many other advantages of a similar nature.

Mr. Edward Desborne loved his London home very much, though for his wife's sake he would have liked a house nearer Piccadilly. All Mrs. Desborne's friends lived and had their being on the other side of Oxford Street. and it was perhaps natural she should resent her banishment to such a place as York Street.

For Aileen, however, it was a good introduction to her new life. Unreal as her fortune seemed, the quiet home to which she had been so suddenly translated, a home which no rude voices penetrated, where no wild tempers strove for mastery, where peace reigned supreme, where also, Aileen felt, though she did not know how to express her thought, people might well grow selfish, because there rose no need for self-denial and

self-control, where things were, as she often said to herself with an uneasy twinge of conscience, 'too easy, far too easy,' struck her as more unreal still.

Though a month had passed since that day in the City when all things were arranged satisfactorily, when she returned home with the assured conviction her fairy godfather, Shawn Fermoy, had really sent out of his grave a chariot and horses to take her away for ever from the buying and selling of green stuff, from the care of providing daily bread for a large family, from the dreadful surroundings of her hard, exhausting life, she had not yet grown accustomed to the change in her fortunes, and seemed unable to shake off an uncomfortable conviction that in some way she had acted wrongly in severing herself entirely from the Battersea household.

'Yet what could I do, Mr. Philip?' she said, and he answered, 'Nothing.'

'It would be impossible to have them coming here.'

'Quite.'

‘And they would be none the better if I went back and stayed with them.’

‘They would not.’

Though, had she known all about the Fermoy-Calloran establishment, Miss Simpson would, even more emphatically than Mr. Vernham, have endorsed all the girl’s observations, Aileen was careful to say nothing of what was in her mind to that lady.

She could not speak about her past life to one ignorant of its details. Now she was away from them it seemed to her impossible to talk about Tom and Peter and Dick, and Mrs. Fermoy and the two little children, or even Jack the industrious—the boy she had told Mr. Desborne could ‘hollo’ so loud.

It was only to ‘Mr. Philip’ she could talk freely, and she had seen him but once since her hurried exit from Field Prospect Road, which took place after an uncomfortable evening with her stepmother, who said the girl did nothing, gave nothing, felt nothing, that the entire burden of the house

fell on her, Mrs. Fermoy's, shoulders, and that she was sick and tired of the whole thing.

'And so am I,' answered Aileen, leaving the kitchen as she spoke.

When alone, however, an uncomfortable conviction came over her that she had not tried to avert this quarrel—that, in fact, she felt rather glad of the pretext the quarrel gave her for a final rupture.

For days she had been waiting for such an excuse. She knew she meant and ought to take advantage of it, but the whole thing seemed terrible to her.

She stood thinking for a minute, then stole downstairs and re-entered the kitchen where Mrs. Fermoy was putting the chairs in their proper places with a series of bangs, which might well have surprised any respectably-constituted article of furniture.

'So you're back again. What do you want now?'

'I want to say I am sorry for speaking so sharply a while ago.'

'And well you may be! If your poor

father—but, then, he was as determined and self-willed as you are.’

‘ Ah, please do not talk about him ! All I wanted to say is that I am sorry for answering you short. Good-night.’

‘ It was hardly worth coming down again if so little could ease your mind.’

‘ Good-night,’ repeated Aileen.

‘ Good-night, though I have never any but a bad one.’

‘ Will you shake hands with me ?’

‘ You’re in a strange humour. Yes, I’ll shake hands. No one ever could say of me I was a rancorous woman, or a woman who bore malice. If I had been, people would not be so keen to live with me as they are.’

‘ Good-night,’ said Aileen for the third time.

‘ If you are going to bed, go, and don’t stand there hindering me any longer.’

Next morning, before a single other member of the family was astir, Aileen arose softly, packed up her best attire, which, with a few other effects, she carried to Mrs. Stengrove’s house ; then she returned home for the last

time, lit a fire, spread the breakfast cloth, laid everything ready, and waited till Mrs. Fermoy should make her appearance, which after the lapse of some time she did, commencing instantly to find fault with every arrangement Aileen had busied herself with.

‘There is a letter for you,’ said the girl.

‘Leave it beside the tray; I’ll look at it presently. I have no time to be bothered with anything till I’ve cooked the bacon; get me some rashers—nice ones, mind.’

‘You see where I have laid the letter,’ remarked the girl.

‘I see; do you think I am blind? For goodness gracious’ sake, don’t pester me with your nonsense. Fetch those rashers.’

But Aileen never fetched those rashers. Instead, when she left the house, she went to Mrs. Stengrove’s, changed her dress, and was over Battersea Bridge and hurrying to Sloane Square before Mrs. Fermoy had begun to raise a hue and cry after her.

No bacon was cooked that morning, but in lieu of the usual appetizing frizzle the family heard shrieked at the top of Mrs. Fermoy’s

voice, 'Ally's gone! Ally's gone! Come down some of you this minute, and fetch her back. She's sold the business, too—as if it was hers to sell!—and left me only thirty pounds, the price she paid for it, and the stock and good-will worth sixty now, if it is worth a penny.'

'It was the only thing I could do, Mr. Desborne,' Aileen told that gentleman, 'and they can't starve while the thirty pounds last.'

'And then?' suggested the lawyer.

'I'll give Mrs. Fermoy a weekly allowance.'

'Shall we arrange that matter for you?'

'I think not, sir, thank you. I had better manage to send it to her myself.'

'Very well; you know what you are about, I suppose.'

'Yes, I have lived with my father's widow for many a long year.'

A fortnight passed away, however, before Aileen could think of any possible mode in which she might convey knowledge of her liberal intentions to Mrs. Fermoy, together

with tangible proof that she intended to carry them out.

Mr. Vernham was taken into confidence, but, though he offered to turn money messenger himself, that course failed to find favour in Aileen's eyes.

‘Mrs. Fermoy would never give you a day's peace, sir, till she knows where I am, who I am with, and how I got what I give her; and then I'd never know a day's ease or comfort unless I put the Atlantic between me and her. No, it ought to be a stranger, someone who would pay the money and never give her any satisfaction or take any heed of what she says. If you could think of anybody I'd be very grateful.’

Mr. Vernham, not having been accustomed to the study of such an impracticable personage as Mrs. Fermoy, could not immediately bethink him of a stranger wise, trustworthy, and ready to turn a deaf ear alike to questions and abuse; indeed, he could not think of anyone capable or not to whom might be entrusted the delicate task of carrying a weekly revenue to Field Prospect Road.

At last the brilliant idea struck him that Mr. Reginald Tripsdale contained in his remarkable individuality all the qualities likely to ensure success in such a mission, and forthwith he sought that young clerk at a place and hour where he was accustomed to partake of some modest refreshment.

‘Will you do me a favour?’ inquired Mr. Vernham.

‘Will I? won’t I? Just say the word, that’s all; to the ends of the earth, sir, if needful.’

‘I shall not ask you to go so far—not out of London, indeed. It is a friend of mine I want you to help. May I bring her to your lodgings to-morrow evening, and then we can talk matters over?’

It is needless to record Mr. Tripsdale’s answer. Orders were given when he reached home that the second floor in Bartholomew Square should be swept and garnished in honour of the promised visit; while Philip Vernham wrote to Aileen, asking her to meet him at Moorgate Street Station about six on the following afternoon, because ‘I have

thought of a person likely to answer your purpose, and consider it better he should receive his instructions direct from yourself.'

The next day at five o'clock tea Aileen greatly surprised Miss Simpson by declining a second cup on the ground that she was going out.

'Going out where, my dear?' asked Miss Simpson suavely.

'Into the City.'

'Why did you not tell me sooner? Still, it will not take me five minutes to get on my bonnet.'

'Thank you, ma'am.' Aileen was painfully learning to drop what her instructress called 'that superfluous little word,' but in times of hurry and nervousness reverted to the old habit. 'Thank you, ma'am; I must go alone.'

'You cannot go alone.'

The girl looked amazed as she asked, 'Why not?'

'Because it would not be proper.'

'Not proper!' repeated Aileen, confounded.

'No, very improper. I could not think of

permitting any young person in my charge to go into the City alone.'

'But I have been into the City numbers of times alone. The very day I first saw you I went there by myself.'

'Your position was different then.'

'I was the same, though, except that I could not believe I had any fortune.'

'Exactly; but now, when everything is changed, you should endeavour to conform to the circumstances in which you are placed.'

'But I must go into the City.'

'May I ask why?'

'Because I have business to attend to.'

'At this late hour?'

'Yes, ma'am.'

Miss Simpson looked at the girl for a moment, and the girl looked back steadily at her. There was no shifting or shadow of wrong in the expression of those honest eyes, yet the elder woman did not feel satisfied.

'Do you remember,' she began, 'that when we were alone together in Cloak Lane I asked you a question? Before you could answer it,

however, Mr. Desborne came in, and the opportunity for reply was lost.'

'Yes, but I did not understand what you meant. The words were foreign, I thought.'

'I inadvertently used a French phrase, which I will now translate into English. Have you any "affair," any tenderness?' And Miss Simpson blushed.

For a second Aileen looked puzzled; then she said, without any blush at all:

'I suppose you mean, ma'am, have I a young man?'

'Yes, if that is the way you phrase the matter,' answered Miss Simpson, shocked, as, indeed, she was shocked fifty times a day by her pupil's mode of speech.

'I never had one,' said the girl. 'I never have said more to a man than just pass the time of day, except in the way of buying and selling. There has always been something else to think about than young men.'

'Then you are not going into the City to meet a young man?'

'Indeed I am not; I am going into the

City to meet a gentleman—Mr. Philip Verham.'

'*What!*' exclaimed Miss Simpson, appalled.

'I have been in great trouble about my stepmother,' went on Aileen hurriedly; 'and Mr. Philip says he found someone who can do what I want for her, and will take me to see him, and indeed I must be going, or I'll be late.'

'Stop a moment,' exclaimed Miss Simpson in a faint, troubled voice; 'no pupil of mine has ever been compromised, not the faintest breath has ever sullied the reputation of any young lady I have had the happiness to train up, and it would break my heart—yes, it would, if——' At which point the poor lady, overwhelmed with the picture fancy painted, broke down and put her handkerchief to her eyes.

'And do you really think, ma'am,' cried Aileen, 'I'd be the one to bring discredit on you? No; never be afraid of that. If I can't just at once learn the things you try so hard to teach me, I learnt long ago to behave as a decent girl ought. I kept

myself to myself when I was poor, and I am not going to bring shame on anybody now. Don't distress yourself about me. There is not a lady in the land sets more store by her good name than Aileen Fermoy, and if I didn't I would keep straight because you have been so more than kind to me, and Mr. Desborne, too. Don't fret, ma'am, don't ;' and before Miss Simpson could enter upon a protest the girl had seized her hand and kissed it twice, thrice, then adding, 'I can't stop now, or Mr. Philip will be wondering what has happened to me,' she ran upstairs, slipped on a hat and jacket, and was half-way to Baker Street Station before Miss Simpson could realize that her hitherto docile pupil had proved insubordinate.

Philip Vernham was waiting at Moorgate Street.

'You are in good time,' he said, greeting Aileen with a different expression from any his face had ever worn previously when addressing Timothy Fermoy's daughter.

'I could not get away as early as I wanted, or I'd have been here sooner,' she answered,

with the simple deference of old. ‘Miss Simpson was against letting me come at all unless she came too ; and if you please, Mr. Philip, is the place where the gentleman you wrote about lives far away ?’

‘Not very far ; just beyond Old Street.’

‘Might we not call a hansom ; I want to get home soon ; Miss Simpson will be vexed if I am out long.’

‘We can take a cab, presently, back to York Street, if you like ; but we will walk a little way now, for I want to speak to you, Aileen.’

He spoke her name with a strange thrill of feeling ; indeed, he was moved to his very soul.

‘I did not answer your letter,’ he went on, ‘because, in fact, I could not——’

‘There was no need for an answer,’ she interrupted quickly ; ‘it is yours any time you like to take it.’

‘And supposing the impossible ?’ he returned. ‘Supposing for one moment that I did take it, what should you think of me ?’

‘Just what I have always thought of you, Mr. Philip.’

‘And what is that?’

‘That there is not your equal in the world.’

Mr. Vernham did not reply—what reply, indeed, was it possible for him to make? He had drawn the answer, which was given in the most perfect good faith, on himself by his ill-judged question, and he could no more refute or deprecate it than he could have refuted or deprecated the girl’s statement had she chosen to say: ‘I think very little of you.’

‘It is quite impossible for me to express what I felt when I read your letter,’ he said instead.

‘I wish it had been better written.’

‘No writing could have better shown the warm, generous heart that prompted your words. My poor dear girl, did you really think I would take your money?’

‘I did not know, sir; I could not tell. I was afraid you would consider I was taking a liberty in being bold enough to ask such a thing, and then, again, I felt sure you would

be too proud to accept anything from anyone like me.'

'Like you! Good heavens!' Philip Vernham's conscience smote him. Was it, then, his pride, on which he piqued himself, which alone struck this unselfish girl's beautiful mind? He could not take her money, yet in what way was he to make her understand how utterly mistaken in her views he considered her to be.

'From you, Aileen, I could accept what it would be impossible for me to receive from anyone else.'

'And you would be only taking your right, Mr. Philip, because what could I ever do to prove my gratitude to you and yours?'

'I have never been able to do for you what I should like; but if you fancy I have ever tried to help you, I wish you would promise me one thing in return.'

'What is that, sir?'

'Never to give any money away without first telling me.'

'That would spoil all the pleasure of giving,' she answered, after a moment's pause; 'and,

besides, how could I make such a promise, because help is not of much use unless we can help there and then, and I never liked to talk about what little I did. Many a time in Battersea when I gave a few half-pence to some poor creature trying hard to fight trouble, with all the world against her, I thought how thankful I felt not to have to account to anybody for what I spent, and though you would not be hard, still, how could I ask anybody in want to wait till I had time to write to you and get back an answer ?'

Philip Vernham laughed, the girl was so serious and the proposition suggested so absurd.

'I did not mean any money literally,' he said, 'only large sums. A person so recklessly liberal as to propose to give away half her fortune—you offered that to me, you know—ought to be restrained in some way from ruining herself.'

'If you would only take it all, Mr. Philip, and just give me enough to live on and keep Mrs. Fermoy, I'd be thankful.'

'Are you weary of wealth already, Aileen ?'

‘I am, sir; weary of thinking about it, and what I ought to do. Now, you would know what to do. You would be able to spend money as your mother could have done. Somebody would be the better, somebody would be the happier; but as things are, the money is just there doing no good at all.’

‘Somebody will be the better, somebody will be the happier. Your money will do much good ere long,’ was the answer. ‘I am the better and happier for your letter. When I am inclined to think ill of my fellows, I will take it out and read the kind words you wrote from your very heart, I am sure.’

‘Indeed I did, and if only I had known how to put them together better; but oh, sir, don’t refuse because of that—you’ll take half the money, any way, if not the whole. If you would, I’d go home proud as a queen to-night.’

‘I cannot, child; you must keep your fortune; it was not left you to fling about here and there and everywhere; some day you will find a use for all your money, and, meanwhile, I want you to promise not to give

away any large sum—a thousand pounds, for example—without telling me. Remember, Aileen, how poor and unhappy you were last Whit Monday. Believe me, if you do not take care of your wealth, great as it is, it will soon vanish and leave you poorer than you ever were. Promise me what I ask.’

‘Very well, sir, I promise; but you won’t refuse to take the half of that money?’

‘I must.’

‘Some day, perhaps, you will think better of it,’ she persisted wistfully.

‘Never!’

‘If your mother were living—Mr. Philip?’

‘She would tell me to be a man, and make money for myself.’

‘Do you believe she would, sir, really?’

‘I know she would.’

‘Then I won’t say anything more about it.’

‘But I shall never forget, Aileen.’

‘Forget what, Mr. Philip?’

‘That you offered me over sixty thousand pounds in perfect good faith.’

‘I could not have offered it any other way,’ she replied.

They had crossed Chiswell Street and got into Bunhill Row by this time, which was all strange ground to Aileen, and she trod it timorously, feeling that every step was taking her further and further away from Moorgate Station.

‘We are almost close to the place now,’ said her companion, reading her thoughts.

‘I am glad, because I do not like to make Miss Simpson uneasy. She is so kind and patient; if I were a lady born, she could not take more pains with me than she does.’

Mr. Vernham did not speak, but it struck him many ladies born lacked the spirit of a gentlewoman this girl possessed.

‘Is Mrs. Desborne often at York Street?’ he asked, after a pause.

‘No; she is in Dorsetshire, visiting some of her relations. When she comes back we shall be going to Teddington. Mr. Thomas Desborne has called twice to see Miss Simpson: he is a very pleasant gentleman.’

‘Yes, I like him greatly,’ said Philip Vernham. ‘Is not this a quiet square to be close to such a busy thoroughfare?’

‘Does your friend live here?’ asked Aileen, as they stopped at the door of the house where Mr. Tripsdale resided.

‘Yes; two young fellows, brothers, of whom he is the younger, have made a home here; one of them draws most beautifully. He is slightly deformed, poor fellow!’

‘What a pity!’ exclaimed Aileen softly; and they said no more as they went up the staircase, till they reached a landing where a door stood partially open.

Mr. Vernham knocked, but no ‘Come in’ rang out by way of answer. Instead, they heard a halting step, and Augustus Tripsdale threw the door wide and welcomed his visitors with a smile that lighted up his whole face.

‘I am expecting Reggie every minute,’ he said, ushering them into the room which had so taken Philip Vernham’s fancy. ‘Would not the lady like to sit near the window? The outlook, we think, is pleasant.’

‘It is pleasant,’ answered Aileen for herself, feeling quite at home with the soft-voiced, quiet lad. ‘And what lovely flowers you

have !' she added, bending over a stand filled with heliotropes, verbenas, picotees, and delicate ferns. 'How do you make them thrive so well here ?'

'With care,' he answered ; at which reply they both laughed and were friends.

At that moment the younger brother entered.

'This is Mr. Reginald Tripsdale,' said Mr. Vernham, by way of introduction, 'who, I am sure, will be not merely able, but willing, to execute the commission you desire to entrust to him.'

Augustus Tripsdale, who was looking at his brother, wondered to see the deep flush which spread over that young man's face as he bowed profoundly.

It was some seconds before he recovered his self-possession, and his voice shook while he answered :

'Any commission with which Miss Fermoy deigns to honour me shall receive my very best attention.'

Aileen had coloured also ; but as she had a trick of blushing, Mr. Vernham did not feel

surprised at that, more particularly when she said :

‘ I think I have seen Mr. Tripsdale before.’

‘ On the occasion of your first visit to Cloak Lane,’ finished Mr. Tripsdale, with an almost beseeching glance, which the girl understood perfectly.

‘ Did I tell you,’ she inquired, turning to Mr. Vernham, ‘ that Mr. Desborne kindly asked if he should pay this money for me, and I refused ?’

‘ You did, and I failed to connect the two things till this moment,’ was the answer. ‘ I do not think, however, that Mr. Desborne’s offer need prevent you availing yourself of Mr. Tripsdale’s service.’

‘ Which I place at your command entirely in an unofficial capacity, Miss Fermoy,’ said Mr. Tripsdale, drawing a few steps nearer. ‘ Anything and everything I can do for you will be done, not as Messrs. Desborne’s clerk, but as a humble and grateful friend, if he permit me to say so, of Mr. Philip Vernham.’

Still Aileen hesitated. She had that in her mind concerning Messrs. Desborne’s clerk

no one in the room save Mr. Reginald Tripsdale and herself wot of.

‘You may trust me, Miss Fermoy,’ he said, in a tone of earnest entreaty.

‘You will find no better agent, I am sure,’ added Philip Vernham, in a low tone.

Aileen’s eyes wandered round the room, then she glanced at the two brothers, once more looked steadily at Reginald Tripsdale, and made up her mind.

‘Very well,’ she said, ‘if this young gentleman will be kind enough to do what I want.’

Augustus Tripsdale placed a chair for her beside the window, then moved behind his screen, followed by Philip Vernham.

Reginald Tripsdale stood waiting Aileen’s pleasure.

‘Thank you,’ he said, almost under his breath.

‘I could talk better if you would sit down,’ she remarked.

‘Thank you,’ he said again, and drew forward a stool.

It did not take her long to explain exactly what she wished ; the fact that he knew her

position past and present rendered her task all the easier; moreover, he was a youth who comprehended almost with a hint, and he had heard enough about the Messrs. Desborne's strange client to grasp at once where, as he mentally phrased the difficulty, 'hidden rocks rendered the channel dangerous.'

For a minute or two after she ceased speaking he remained silent, writing memoranda in his pocket-book.

'I think I have set down all the points,' he said at last; 'but perhaps it would be better for me to read them over, then you can judge.'

'“Memo.—Mrs. Fermoy, Field Prospect Road, Battersea, near The Bedford, to be allowed £260 per annum, to be paid weekly. Rent of house also to be paid. To be told nothing whatever concerning Mr. Shawn Fermoy's money; to be left in complete ignorance as regards Miss Fermoy's fortune and movements. R. T. to answer no questions which may be put to him, and to ascertain as soon as possible how the young Callorans' inclinations tend, and if there be

any way in which they may be benefited and their future welfare secured. R. T. to take receipts from Mrs. Fermoy in acknowledgment of the weekly amounts paid by him and to forward same to Miss Fermoy.”’

To convey any idea of the gusto with which ‘R. T.’ read out these notes would be quite impossible. His tone so impressed Aileen that she felt as though she had embarked on a very serious voyage, with Mr. Tripsdale at the wheel.

‘Have I omitted any item?’ he asked, closing his pocket-book, but keeping one finger in to mark the place.

‘No, I think not.’

‘Does anything further occur to you?’

‘Nothing.’

‘If, during the course of the next few days, any fresh idea should cross your mind, perhaps you will be so good as to communicate with me.’

‘Thank you; I will indeed, if you tell me where I ought to direct a letter.’

‘This is Bartholomew Square; but you had better take one of my brother’s business cards.’

If you just substitute Reginald for Augustus, it will be all right.'

The business was concluded, and Aileen rose to go.

'I am greatly obliged to you, Mr. Tripsdale,' she said, with that pretty shyness which had delighted Mr. Desborne.

'And I am very grateful to you, Miss Fermoy,' returned the young fellow, looking at her with a sort of mute appeal, which she could not help answering with a smile.

'I will do my best for you,' he said.

'I am sure of that,' she replied. 'Do you think I could get a cab near here?'

'Of course; I will fetch one instantly.'

'Have you arranged matters to your satisfaction?' asked Mr. Vernham, who came forward at this moment. 'No, don't go for a cab, please,' he added, addressing Mr. Desborne's clerk; 'we are sure to find one in Old Street. Good-evening.' And he was turning away without any more ceremonious leave-taking, when Aileen, who had not herself been so long promoted from the ranks as to have learned to look down on others, gave her hand

to the pale lame lad by whom Dame Nature had dealt so scurvily, and said 'Good-bye' with such sweet womanly comprehension of the trouble he must have passed through that his heart went out to her with a strange yearning that made him tremble as he held her fingers in a nervous grasp.

'I wonder if I shall ever see you again,' he said, all in a hurry. It is timid, retiring people who are ever making unconventional and impulsive speeches.

'I do not know, but I hope we shall,' she answered gently, and went downstairs accompanied by Mr. Vernham and Reginald Tripsdale.

Having shaken hands with the one brother, she felt she could not do less than go through the same ceremony with the other, whose mode of receiving the civility was, however, less appreciative.

'Good-evening, madam,' he said, in a good professional tone of voice; 'I hope ere long to inform you of the result of my visit to Battersea.—Good-evening, Mr. Vernham.' And he went upstairs again with a thoughtful,

not to say dignified, expression of countenance.

‘Who is that girl, Reggie?’ asked his brother.

‘That,’ replied Mr. Reginald Tripsdale, flinging himself into a chair, ‘is *our heiress*.’

‘Our what?’ inquired Augustus.

‘Our heiress—sought for, advertised for, fought for, won—heiress to about six thousand a year.’

‘Are you serious?’

‘Never was more so. Never was so dumfounded as when I saw her here with Mr. Vernham, though I knew he and she had some sort of acquaintance.’

CHAPTER II.

IN YORK STREET.

AUGUSTUS TRIPSDALE remained silent for a minute or two thinking, or, as his brother put the matter, 'turning things over.'

'Is it a case?' he said at last.

'What do you mean?'

'Will he marry her?'

'Mr. Vernham? Oh, Lord, no! She's not the sort at all; no money can ever make her his equal.'

'It is a pity.'

'Why?'

'Because she would make him *such* a wife! I wish she would sit to me.'

'Is there any other unlikely thing you feel inclined to wish when you are about it?'

‘Yes: that Mr. Vernham would marry her.’

‘He will when the sky falls, not before. Now let us have some tea.’

While the cabman was driving along Old Street and threading the labyrinth of streets that seem to any but the initiated a mere maddening maze lying between Goswell Road and King’s Cross, and Aileen, in her uneasiness, was thinking every yard a mile, and asking her companion whether it was very late, Mr. Thomas Desborne, having left the train at Baker Street and walked thence to York Street, had knocked at the door of his nephew’s house, inquired for Miss Simpson, and been ushered into that lady’s presence.

Aileen need not have felt so anxious to get back. In the society of such a visitor, Miss Simpson could very well dispense with her presence. Ten years before Mr. Edward Desborne’s former governess had dreamed a fairy tale, in which Mr. Thomas Desborne acted the part of an elderly prince, and she that of a middle-aged Cinderella. Her heart was young

if her face were not. No one had ever asked her love or wanted her heart, and, therefore, she gave both unasked and unsolicited to the 'best and most chivalrous man she ever met.' She thought he meant to propose for her over and over again; he did not propose, held back, as she believed, by a natural shyness which, though adding in one way to his attractions, was sometimes productive of inconvenient results. Whatever the reason, he never did ask her, but remained solitary in his City fastness; while she, after Mr. Desborne's death, retired from active service and lived in a poor way, though always careful to keep up appearances, on a little money she had saved and a little more which the then head of the Desborne firm left her.

She never, however, severed her connection with the nobility and others, occasionally visiting Lady this and Mrs. Somebody else, ostensibly as a friend, but really in a half-professional capacity, and so she not merely retained her position as 'dear Miss Simpson, so useful and thoroughly to be depended upon,' but added something yearly to her income, and

managed to live for weeks and years at a time without having to reduce the trifling balance at her bankers'.

In such a life the years slip away without leaving any traces behind them, and to the simple lady, when she found herself once again with her kind friends the Desbornes, it seemed that she had but yesterday laid down the old threads of intimacy, which she took up again as easily and naturally as a woman picks up her knitting and goes on where she left it off.

This was the third visit in three weeks Mr. Thomas Desborne had paid her, and as she had never before received even one visit from him, she might be excused for imagining there was 'something in it.'

She had not anticipated such a pleasure, and was glad an unfailing sense of fitness and unremitting attention to *les convenances* had induced her 'to bathe her eyes and arrange her cap, and sit quietly down to her work after Aileen's abrupt departure.'

When Mr. Thomas Desborne entered the library, he found her composed and ladylike

as usual, 'the very picture of an ideal governess, companion, and friend.'

'I ought to apologize for intruding at so late an hour,' said Mr. Desborne; 'but I felt that I wanted a breath of fresh air, so made York Street at once a means and an object.'

'I am sure, if York Street could speak, it would say it is always delighted to see you.'

'That is a very kind remark, and one which I appreciate. I like to come here. By the way, I wonder why my nephew does not make this his home during Mrs. Desborne's absence.'

'He is so fond of the country,' said Miss Simpson, smoothing out her crewel-work and looking at the colours pensively.

'Is he? Since when?'

'Since always, I suppose,' answered Miss Simpson.

'I was not aware. It never occurred to me that he was fond of the country.'

'Why, then, did he buy Ashwater?'

'Indeed, you may well ask, though you need not wonder. He bought it to please his wife.'

‘ But his wife does not like the country.’

‘ Not in the abstract, perhaps, but she likes it when town goes there for the summer.’

‘ Ah !’ said the lady.

‘ And when all that is settled, do you like the country, Miss Simpson ?’

‘ I like everywhere,’ she answered, with an engaging smile. ‘ I can make myself happy anywhere.’

‘ But how do you think it will be in the short winter days, in the long winter evenings ? Won’t you feel very dull and lonely during gloomy November and dark December ?’

‘ I think not. A mind which has resources within itself ought never to feel dull nor lonely.’

‘ And what about Miss Fermoy ?’

‘ I cannot answer for Miss Fermoy.’

‘ I see you are alone. Is she out ?’

‘ She is out.’

‘ That is unusual, is it not ?’

‘ Very.’

‘ Would it be indiscreet to ask where she has gone ?’ inquired the lawyer, struck by the peculiarity of Miss Simpson’s tone.

‘Certainly not ; I am glad for you to do so. She has gone into the City.’

‘Into the City !’ he repeated. ‘What can she want in the City ?’

‘She wants,’ said Miss Simpson, speaking very slowly and impressively, ‘to meet Mr. Vernham.’

Mr. Thomas Desborne did not whistle, but his lips emitted a sibilant sound as nearly resembling that vulgarity as a respectable solicitor might adventure upon.

‘Are you not mistaken ?’ he asked.

‘No ; she told me so herself.’

‘It is very odd.’

‘And most improper. I wished to accompany her, but she said she must go alone. It is not my fault, Mr. Desborne ; I urged and entreated of her to refrain from committing such an act of indecorum. I prayed her not to persist in compromising herself and discrediting me, but all to no purpose. She answered me as usual, sweetly, but stubbornly refused to sacrifice her own will. I never before imagined she had so strong a will, and she is not a child whom one can coerce. She

is a grown-up woman, and I do not know what course to take with her.'

'Has she been in the habit of going out alone?'

'Never, even for a breath of fresh air. You told me, if you remember, she had been accustomed to a good deal of exercise, and if she had expressed a wish for a short walk, I should have attached no consequence to such a desire.'

'And I really do not think you need attach any importance to this departure. She has known Mr. Vernham all her life.'

'But, still, he is a young man, Mr. Desborne,' returned Miss Simpson, as though summing up everything which could be said in a created being's dispraise.

'Yes, he is a young man,' admitted the lawyer.

Miss Simpson made no reply. She felt she had gone as far as retiring modesty permitted, and did not deem it fit to outrage propriety by pursuing the conversation further.

'He is a young man,' repeated Mr. Des-

borne, happily ignorant of all that was passing through Miss Simpson's mind ; ' but a quite " exceptional young man "—a young man so exceptional, and so unlikely to make an appointment with any girl unless he had some good and sufficient reason for making it, that I think there must be more in this matter than meets the eye. She did not by chance say why he had asked her to meet him.'

' I gathered from her disjointed remarks that they were going to see a vague person who had business relations with her step-mother, but of course I took that statement merely for what it was worth.'

' You might safely have taken that statement as worth a good deal, my dear lady,' replied Mr. Desborne. ' The poor girl has had many troubles, which Mr. Vernham knows more about than any of us.'

' Indeed, so far as I am concerned, I may say I know nothing about them ; Miss Fermoy is very reticent.'

' Do you not think many persons are reticent when they have nothing pleasant to talk about ?'

‘It seems more natural to me that a girl should confide her troubles, if she have any, to a lady friend, and seek for sympathy from one of her own sex.’

‘Miss Fermoy probably has not yet realized what a friend you could be,’ said Mr. Desborne, adroitly complimentary.

‘Besides,’ went on Miss Simpson, acknowledging the implied flattery with a gracious inclination of her head, ‘I should have imagined anyone possessed of such a fortune might have found many pleasant things to talk about.’

‘She does not speak of her fortune, then?’

‘She does not.’

‘Or build any air castles, or look forward to a brilliant future?’

‘If she encourages any dreams of that kind, it is in silence.’

‘Dear me!’ exclaimed Mr. Desborne.

‘Till this evening I have had no occasion to find the slightest fault with Miss Fermoy. She has been docile, diligent, and respectful; but she is reserved, I may, indeed, say close, beyond all my former experience.’

‘That is very sad. Let us hope that under the genial influence of your companionship she may become more communicative.’

‘It seems to me unlikely,’ said Miss Simpson sadly.

‘And as a pupil what is your opinion of her?’ asked the lawyer, not unnaturally anxious to change the conversation.

‘That she is dull,’ answered the lady.

‘Now, you do surprise me. I should have thought she was quick.’

‘Not at all; quite the contrary. If you only saw the pains she takes to learn, the efforts she makes to understand, and the poor results of all her pains and endeavours, I am sure you would be sorry for the girl.’

‘I am sure I should—indeed I am; but only consider, Miss Simpson, how short a time you have had her in hand.’

‘Long enough to judge of her abilities,’ said the lady oracularly. ‘So far I have not been able to teach her the names of the kings and queens of England down to Elizabeth, and I

am greatly afraid she will never learn even her notes.'

Mr. Desborne sat as if struck dumb by this statement, but he really was wondering whether he remembered the names of the kings and queens of England, and if he could tell them off-hand. On the whole, he felt rather glad Miss Simpson did not wish to put him through his paces.

At last he thought he would adventure on one question.

'Is not Miss Fermoy rather too old to learn her notes?'

'If she wish to study music, I fail to see how she is to compass her desire unless she first master that slight difficulty,' was Miss Simpson's ironical reply.

'And does she wish to study music?' Mr. Desborne inquired innocently.

'I understood she wished to learn everything generally included in a young lady's education.'

'Poor soul!' muttered Mr. Desborne.

Miss Simpson did not reply. She was wondering what her visitor meant, and had

no wish to commit herself till she could arrive at some understanding of his enigmatical exclamation.

Was it in pity for Miss Fermoy's ignorance or astonishment at the mass of knowledge she must attack and demolish before anyone would call her 'finished' that he spoke those two words? Why should he be sorry for the girl? If the fields of learning were broad and long, they were also full of flowers which anyone anxious to be instructed might weave into lovely garlands, and what could be more delightful than to wander across those fair meads, led by the accomplished hand of such a skilful guide as Miss Simpson knew herself to be?

'I agree with you,' began the lady at last, when she felt the pause was becoming awkward, 'that it must be rather a trial to Miss Fermoy.'

'Here she is,' interrupted Mr. Desborne ruthlessly as a timid knock and ring echoed through the silent house. 'I feel very glad she has returned while I am still here.—How do you do, Miss Fermoy?' he added, ad-

vancing to meet the girl, who, after answering his inquiry, turned to Miss Simpson and said apologetically: 'I am afraid I have been a long time gone, but I could not get back any sooner, though we made as much haste as we could.'

'Why did not Mr. Vernham come in?' asked Mr. Desborne.

'He had to go to the Edgware Road,' answered Aileen simply. 'I did not want him to come back from the City with me, but he said it was all on his way. And, indeed, Miss Simpson, we did not lose a moment.'

'I am quite willing to believe that,' returned the lady addressed with frigid civility; 'but I hope, Miss Fermoy, you will never think it necessary to make such an appointment again.'

'I do not suppose such an appointment ever will be necessary again,' replied Aileen, with a coldness iced to match.

Miss Simpson cast an appealing glance towards Mr. Desborne, who returned it with a meaning smile and a slight gesture which the

lady understood to imply he wished to speak to his client in private.

‘ You will take a little supper, I trust,’ she said, rising as she spoke and leaving the room on hospitable cares intent, once more exchanging glances with Mr. Desborne as she went.

The moment the door closed behind her the lawyer crossed the room to the spot where Aileen was standing.

‘ Why could you not trust us to arrange matters about your stepmother ?’ he asked kindly.

She lifted her eyes to his and dropped them again, speaking no word.

‘ Would you rather not tell me ?’

‘ You do not know Mrs. Fermoy,’ she answered. ‘ She is a good woman in many ways—I do not want to say anything against her ; but she is boisterous, and if you wrote to her she would go to your office and make a disturbance, and never rest till she learnt where I am ; and when once she did know, I might as well give up, for she would never rest till she had me back, or the money, at any rate. And it would do her no good ; it

would go like water. I have seen how it has been with little, and it would be just the same with much. I want her to be comfortable, but I do want to have some peace myself, and not to have any of them making a disturbance at your office. I am sorry to have vexed Miss Simpson, but I could not help going, after Mr. Philip had taken so much trouble for me.'

'I will make it all right with Miss Simpson,' said Mr. Desborne; 'but pardon my asking—believe me, the question is not dictated by mere curiosity—whether you are certain you have found a person qualified to transact this little business better than we could have done?'

'I think so, sir, for the reason I told you just now. Mr. Philip says he is to be trusted, and I feel sure he will be able to talk to Mrs. Fermoy as she needs to be talked to, and let nothing out in answer to all her questions.'

'Do you intend to make your stepmother a very liberal allowance? Forgive me once again if I seem intrusively inquisitive.'

'Indeed you are only too kind, sir. No; I

am only going to give her what I think enough — five pounds a week. It is not because I grudge her more, but I am afraid that much even will do them harm rather than good.'

'It certainly is a large sum for a woman in her position.'

'Not larger than she can spend, and ten times that would not satisfy her if she knew I had it.'

'I see.'

'And I hope, sir, you don't think I did wrong in going into the City this afternoon.'

'No, no, child ; I am only vexed to think we cannot take all trouble off your hands.'

'There are some troubles no one can take off our hands,' answered Aileen, with that wise shrewdness which seemed to Mr. Desborne so incompatible with stupidity, having delivered herself of which truth she left the room just as Miss Simpson re-entered it.

'Everything is quite clear to me,' said Mr. Desborne, 'and you need not be at all uneasy about your charge. Will you take my word

for the fact that she is a thoroughly good girl—possibly not a clever one, but good?’

‘I like her so much I am only too glad to take your word; but you cannot wonder at my feeling somewhat anxious.’

‘I do not wonder at all. Of course you have had to deal with young ladies in quite a different rank, and what would have been most unusual and improper had they so conducted themselves strikes you as unusual and improper in this daughter of the people. It does not seem so to her, but, still, she will fall into your views because she likes you. I am quite persuaded the way to influence Miss Fermoy is through her heart, and not her head. A word to the wise suffices, and you are very wise, Miss Simpson.’

‘I trust I may justify your good opinion,’ said the lady, colouring with pleasure.

‘I am confident you will, and begin by showing Miss Fermoy she has not hopelessly offended you. I promised to win your forgiveness. Prove that I was not too bold.’

‘Too bold, Mr. Desborne, you who are——’

‘As a rule, I know I am rather diffident,’ he finished, seeing Miss Simpson was at a loss how to complete her sentence.

That evening the lawyer made himself, as the lady afterwards observed, ‘truly delightful.’ He talked, if not of Shakespeare and the musical glasses, of subjects as lofty and refined; over supper he ranged from gay to grave, from lively to severe, with a charming ease, which, if Miss Simpson’s heart had not been already won, must have captured it effectually. He spoke of the latest novel and the coming opera, of royalty and the agricultural labourer, of foreign parts and English slums, all with that familiarity which a man who knows a little of everything can affect at a moment’s notice.

‘It is quite like old times,’ thought Miss Simpson.

‘By-the-bye,’ said Mr. Desborne suddenly, ‘how do you spend Sunday afternoons?’

‘We generally remain indoors,’ answered the lady. ‘We go to Marylebone Church or Trinity or All Souls in the morning, and read

quietly after dinner ; for we always dine early, as you are aware, Mr. Desborne.'

'The reason I ask is that I thought I might induce you to come into the City and have a cup of tea with me. We could then attend evening service in one of the old churches, and, with your permission, I should have the pleasure of seeing you home.'

'That would be delightful,' said Aileen, at whom he looked as he ended his programme.

'Yes, charming — if——' faltered Miss Simpson.

'Now, please, do not throw any obstacle in the way,' entreated Mr. Desborne, rising. 'I shall expect you next Sunday, not later than four o'clock, and as much earlier as you care to come. Good-night, Miss Simpson. I always enjoy an evening here. Good-night, Miss Fermoy. I think I shall introduce you first to St. Swithin's Church, and show you the very stone on which Jack Cade laid his hand and said, "Now is Mortimer lord of this city."'

'And who was Jack Cade?' asked the girl.

'Miss Simpson will tell you, or, better

still, she will give you a book in which you can read all about him for yourself. Farewell till Sunday.'

'That will be nice,' exclaimed Aileen, as the door banged behind him.

'Yes,' agreed Miss Simpson, with a little shy hesitation. 'The only doubt I have is whether I am old enough to go myself and take you to a bachelor's house.'

'Oh! I am sure you are,' answered Aileen, with disconcerting frankness; then, seeing she had made a mistake, she hastily added, 'It is not as if Mr. Desborne were a stranger, you know.'

'That makes a difference, of course,' agreed Miss Simpson.

'It makes all the difference,' declared Aileen, and Miss Simpson believed only because she wished to believe, and allowed herself to be propitiated simply for the reason that she wished to imagine the girl supposed her to be ten or twenty years younger than was actually the case.

CHAPTER III.

MR. TRIPSDALE CREATES A SENSATION.

ON the Saturday following Aileen's visit to the City, Messrs. Desborne's youngest clerk, clad in that light suit which had so roused Mr. Knevitt's ire, took boat from Old Swan Pier to Battersea. He had, as he remarked to his brother, 'made a dash for it.' A man, even if possessed of Mr. Reginald Tripsdale's activity, cannot hurry to Bartholomew Square, 'snatch a mouthful of dinner,' 'change his clothes,' give 'just a passing look in the mirror to see that everything is right,' and rush back to Thames Street, in half a minute. Accordingly the afternoon was well on before he reached Old Swan Pier, and in September the days grow short.

Fortunately, a boat had just arrived, and,

getting across the gangway with the first contingent of 'up-river' passengers, he was able to select a seat where he could assume a languid attitude, and watch the humours of the crowd—never far to seek in such an assemblage.

There was the pretty girl, with a far-off expression in her eyes, who sat looking at Mr. Tripsdale without seeing him, thinking of her dying mother or drunken father, or house the brokers' men had taken possession of; there was the widow in deep weeds still mourning for her dead husband, and there was another who had well-nigh forgotten she ever married one; there were numbers of working men returning home with a week's wages in their pockets, and other men who could not get work and were taking home nothing but sad hearts; there was the conversational individual, who would have chatted to a deaf-mute rather than not chat at all; and the self-contained man, who resented every attempt to make him talk, and answered the most ordinary question with a morose monosyllable; there was the polite person who

begged pardon on the slightest provocation, and the boy who shoved his way through the passengers regardless of their prejudices and ribs ; there were ' the toffs ' coming from no one knew whence, and going to no one save themselves could tell where ; and the buxom lady in a black apron, and carrying a huge bundle, who told them the ' lowest coster in the Walk would be ashamed if he could not behave his-self better than they did ;' there was the usual musician with a wheezy accordion and a cracked voice—in a word, all sorts, if not all conditions, of men were to be seen on the deck of that steamer, men and women who had so many things to think about interesting ' to themselves ' that they felt no inclination to think of anything else, and women who saw each day of their lives so many strange sights and odd people that even Mr. Tripsdale's hat and Mr. Tripsdale's summer suit did not excite their curiosity or arouse their admiration in the least. For all the attention anyone paid to his remarkable appearance, he might, indeed, as well have had on his old office coat, shiny about the

elbows ; nevertheless, a man such as he dressed not merely to awe his fellows, but to please himself, and that he was pleased no one who looked in his face could doubt.

He knew, no matter what those around thought or did not think concerning him, that he was bound on an important mission—viz., to face a tartar.

With the best intentions Mr. Vernham had sketched such a portrait of Mrs. Fermoy as woke what Mr. Tripsdale mentally called ‘ all the fight ’ in him.

‘ When Greek meets Greek,’ he thought, ‘ there will be the devil to pay,’ and, fortified with this conviction, he shook the remembrance of his inappreciative fellow-passengers like dust off his mind at Battersea Pier, and stepped ashore strong in the might of his strength and his determination to vanquish Mrs. Fermoy and return from the battle triumphant.

Battersea is not the nicest place in the world to saunter through late on a Saturday afternoon, and Mr. Tripsdale, who had never before penetrated into those remote regions

lying beyond the Park, could not occasionally avoid pausing to consider the locality out of the squalid poverty of which Timothy Fermoy's daughter had jumped into over six thousand a year.

Men who professed to be starving were walking along one street four abreast lustily singing hymns; in another, a wretched-looking woman, with a sickly-looking baby in her arms, was quavering out 'Home, Sweet Home.' On the doorstep of a house Mr. Tripsdale passed, a half-tipsy female in a torn gown and wearing a battered bonnet was with many oaths adjuring someone to come out, which invitation the unseen individual wisely declined in a golden silence. Farther on three lads were indulging in as much bad language as the irate and intemperate lady, and everywhere foul smells and unpleasant sights and sounds and misery and struggling wretchedness abounded. Even the public-houses, not yet lighted up, looked dull and cheerless. It was the very hour to see a suburb inhabited only by the sons and daughters of toil at its worst, and familiar though

Mr. Tripsdale was with the spectacle of wretchedness in Hoxton, illuminated by flaring naphtha, he felt that in Battersea he had reached a lower and less picturesque depth of misery — poverty without scenic effect or dramatic dress or colouring or relief of any sort.

In his heart he believed that his light suit and horsey breast-pin and marvellous hat ought to be a joy to the neighbourhood, that in his way he was a small Lord Mayor's Show to the inhabitants, a pleasure even to look at, something unique for the natives to speculate concerning, a person whose like they did not see every day.

It was a harmless delusion which comforted him greatly, the while Battersea, intent on its own affairs, its buying and selling and making its wages go as far as they would, thought nothing about him save that an odd-looking young man was passing through its midst, who at intervals inquired his way to Field Prospect Road.

‘First turn to your right,’ answered a policeman at last, adding, ‘What are you up

to now, you young plagues of Egypt ?'—which last inquiry was addressed to Bertie and Minnie, who, having caught a puppy, had knotted a rope round its neck, and were dragging the unfortunate animal along the pavement. 'Loose the poor brute.'

With a shrill laugh, they dropped the cord and ran after Mr. Tripsdale, mocking his walk and his gait as they followed.

'Oh crikey ! what a masher !' exclaimed Bertie, swinging his small person from side to side in humble imitation of the perfect original.

'Oh cikey ! wot a mashy !' echoed Minnie, thrusting forward first one shoulder and then the other, and almost tumbling in her efforts to emulate the antics played by the 'strange man's legs.'

Quite unexpectedly, the 'strange man' turned and confronted them.

'Which is Mrs. Fermoy's house ?' he asked, in what seemed to the guilty pair a terrible voice.

For an instant they stood as if petrified in an exaggeration of one of Mr. Tripsdale's own

pet attitudes ; then, uttering a derisive yell of defiance, Bertie took to his heels and fled into the next street, followed by Minnie.

Unaware that they construed his simple question into a threat, Mr. Desborne's clerk stood looking after the pair in amazement.

‘What a neighbourhood!’ he thought, ere he resumed his way.

Just then an ill-looking lad, neither boy nor man, came along the pavement whistling.

‘Would you kindly tell me where Mrs. Fermoy lives?’ asked Mr. Tripsdale, endeavouring to subdue the dwellers in this unfamiliar land by the power of civility.

For answer, the young cub, who was none other than reprobate Dick, thrusting a dirty thumb over his shoulder, indicated a double-fronted house, the door of which stood open.

‘Boors, all boors!’ decided Mr. Tripsdale, advancing to the dwelling wherein Aileen had passed many an unhappy year.

The Saturday cleaning was evidently but just finished; the oilcloth in the hall was still damp, and the white semicircle which in all such neighbourhoods adorns the pavement

outside the front-door, and is a sort of hall-mark of respectability, since mean and poor and dirty indeed must be the house which fails once a week at all events to hang out this sign, had not dried to its proper colour.

Like many another inactive housewife, Mrs. Fermoy, taking an unfortunate pride in her 'quickness,' and holding her more methodical sisters in deep disdain, was in the habit of deferring her cleaning operations to the eleventh hour, and then sweeping and shaking and banging and scrubbing with a wild energy and terrible determination well calculated to strike dismay into less vigorous minds.

That afternoon she had indeed wrought wonders. Mats and bits of carpet had been tossed out of window and from the back-door recklessly, and as though things of no account; her sons had fled before the dust raised by her broom and the rapid advance of her scrubbing-brush and pail as a routed army before the face of a victorious foe; and when Mr. Tripsdale sounded a peremptory double rap at the door, she was in the act of 'sluicing her face and arms' at the kitchen

sink after her arduous battle with the powers of dirt.

In a neighbourhood where everyone knocks double knocks such a fanfare does not attract as much attention as it might in Belgravia ; and consequently it was not till Mr. Tripsdale had repeated his summons with greater energy than he previously exerted that Mrs. Fermoy came into the hall, wiping her brow and hands with a blue-checked apron which she had snatched up *en route*.

It was growing a little dusk in the hall by this time, and she could only see a vague figure standing on the threshold as she advanced from the kitchen, and asked :

‘ What is it ? ’

No lady likes being disturbed at her toilet, and she put the question sharply.

‘ Mrs. Fermoy, I believe ? ’ said Mr. Tripsdale, raising his hat in his best manner.

‘ You have the advantage of me, young man,’ she answered. ‘ I don’t remember ever to have seen your face before.’

She was quite close to him as she spoke, and he knew the tug-of-war had come.

Then the same devil entered into his heart as had taken possession of him the first day he ever saw Aileen, and he rejoined :

‘ You are right, madam ; I have not been here before. Had I been, you would have remembered me. Mine is a nice face—once seen, never forgotten.’

‘ If you would step outside into the light, I’d be better able to judge of that,’ retorted Mrs. Fermoy, not in the least disconcerted by Mr. Tripsdale’s generous self-praise.

Her masterly suggestion, however, did not recommend itself to the visitor, who replied :

‘ Nay, madam, I am sure you never could be so inhospitable as to think of turning me from your door.’

‘ Don’t “ madam ” me !’ she exclaimed. ‘ I am none of your trapesing fine madams, but a plain, hard-working woman.’

‘ Doubtless,’ he answered, with suavity, ‘ you ought to know best. I, however, should never have described you as plain.’

‘ Will you get out of my house ?’ cried Mrs. Fermoy, in a rage. ‘ If you give me any of your nonsense, I will call someone who will

make you move off pretty quick, I can tell you.'

'How cruel you are! After I have taken the trouble, moreover, of coming all this way with a message for you.'

'And who sent you with a message to me?'

'Miss Fermoy.'

'What, Aileen! Why couldn't you have said that at once, instead of beating about the bush? I thought she would come to her senses before long. Well, and what word has she sent me?'

'Won't you ask me in, that we may talk more comfortably?'

'No, I think not. You see, though Aileen may know you, I don't. You are a stranger to me, and there are things lying loose all over the place that anyone could pick up.'

'Do you take me for a thief?'

'Well, if you will have it, you seem to me more like a fool; but, as there is never any knowing, you had best deliver your message where you stand.'

'Just as you please; it does not matter to

me, but it may matter to the lady who begged that I would come to you.'

'The lady'—with withering sarcasm—
'did not beg you to talk as if you were an idiot, I suppose.'

'No, madam—I beg your pardon. *No*, she did not. I am vain enough to imagine she thought my natural manner so good, there was not any need for me to assume a different character.'

'Well, I'm sure!'

'So am I.'

'Of what?'

'That you are going to ask me in.'

'Indeed I'm not. You can just as well tell me what my stepdaughter says where we are as any place else. She wants to come back, I suppose.'

'I have not heard her express any wild desire to do so.'

'Still, she has sent you here, and I know very well that means she has come out of her tantrums and finds there's no place like home.'

'I heard a woman in the street singing a

statement to that effect as I came along,' said Mr. Tripsdale, politely making conversation.

'You may tell her from me,' went on Mrs. Fermoy, 'that though she treated me shameful and behaved cruel wicked in letting the business that I could have made keep us all in comfort slip into the bad hands she did for a mere trifle, I bear no malice. I never was hard to her from the day I married her father—an evil day it was for me, too; and I am not going to begin now. There's her room just as she left it. She can sleep in it to-night if they've had enough of her where she is gone. Maybe it was with some friend of your own she took up.'

'It is very kind of you to express yourself so handsomely,' replied Mr. Tripsdale, avoiding an answer to Mrs. Fermoy's last suggestion.

'There's no accounting for tastes, and Aileen was always a queer girl. Her father before her was strange, and that sort of thing runs in a family,' returned Mrs. Fermoy, taking Mr. Tripsdale's speech as an assent; 'but that has neither part nor lot in what I

was saying. She must have got tired of whoever she's with, or more likely they've got tired of her. It is not everyone who would put up with her tantrums as I did. What I said before, though, I'll stick to. You tell her bygones shall be bygones, and when she comes back I'll cast nothing at her, and we'll all try and do the best we can. The "round" is gone past praying for, to be sure. That crafty Mrs. Stengrove she thought so much more of than she did of her own flesh and blood has skimmed the cream clean off the greengrocery trade in this part of Battersea, but there's the good-will of a snug little wardrobe shop to let, and the whole thing could be had for twenty-five pounds down, and twenty-five more payable by monthly instalments. It's a nice genteel business, is a wardrobe shop, and would be more to her mind than coals and potatoes, and no doubt the friend that lent her thirty pounds before would lend her thirty again. She ought to see about it at once, however, as it's sure to be snapped up. Will you bear that in your mind and tell her what I say ?'

‘ Well, no,’ answered Mr. Tripsdale. ‘ I do not think I will. Though I never kept a wardrobe shop myself, I have no doubt it is a very charming profession, one which brings a person into daily association with the nobility and others; still, enticing as it may be, I fancy it would not exactly attract Miss Fermoy.’

‘ Oh! you don’t; perhaps you fancy she wants to sit with her hands folded all day long!’

‘ That idea did not occur to me; possibly if you would allow me to deliver my message it might save trouble.’

‘ And who has ever hindered you from delivering your message, if you have one?’

‘ Yourself, Mrs. Fermoy. Most interesting though all your observations must be considered, they have tended to delay the communication with which I am charged.’

‘ Let’s hear it now, then, without any more humming and hawing.’

‘ Peep—bo—h!’ yelled a shrill voice at this juncture.

‘ Keek—ko—h!’ screamed an even shriller falsetto.

Mr. Tripsdale, though not given to nervous tremors, jumped almost out of his light summer suit at this unexpected and unseemly interruption, and before he could recover his composure he was hustled against the wall by Mrs. Fermoy, who rushed past him in a wild fury only in time to see Bertie and Minnie disappearing round the corner, from which coigne of security their peals of derisive laughter came echoing back along Field Prospect Road.

‘Just wait till I catch you, you young imps!’ panted forth Mrs. Fermoy, returning breathless from her unsuccessful foray. ‘I don’t think any woman was ever so plagued as I am,’ she went on in a voice choked with passion. ‘I do my best for one and all, and this is the sort of return I get from those who ought to know better, down to those who know nothing and can be taught nothing. Will you be pleased to move a step from the door, for I must shut it, or those Sodoms and Gomorrahs will be in again?’ following on which Scriptural and eloquent peroration there ensued a loud bang, and Mr. Tripsdale found

himself cut off from retreat in a passage lighted only by the blaze that danced on the walls of what he concluded to be a kitchen.

‘Now then, if you please,’ said Mrs. Fermoy, as a delicate hint that her visitor was at liberty to proceed.

‘Miss Fermoy wished to know how you were,’ he began. ‘I suppose I may report that you are pretty well?’

‘You did not come here only for that, I suppose?’ she retorted.

‘Not entirely, but she would like to hear news of your health.’

‘When she comes herself I’ll tell her how I am.’

‘If she wait till then, she will, I fear, remain for a considerable time in ignorance,’ replied Mr. Tripsdale.

‘Do you mean to say she is not coming back?’

‘So far as I can judge she has not the faintest intention of revisiting the sylvan shades of Battersea.’

‘And have you the impudence to stand up and tell me that in my own house?’

‘It is by your wish, not mine, that I am standing up.’

‘Do you mean it was all gammon what you said about Aileen coming home?’

‘I never said she was coming home, though you did.’

‘Where is she?’

‘That I cannot tell you.’

‘Will not tell me, I suppose you mean.’

‘Will not, if you prefer that reading.’

‘Come along into the light till I get a better look at you.’

‘Certainly, madam; I beg your pardon, certainly, with pleasure;’ and Mr. Tripsdale gaily walked into the kitchen, where he took a seat without waiting to be invited, while Mrs. Fermoy struck a match and applied it to the wick of a paraffin lamp, which she turned up till it smoked, when she ‘dratted’ the thing and waxed exceeding wroth.

After that she beat the fire with a poker with the intention of extracting an even brighter flame from the glowing coals, and then, suddenly turning on Mr. Tripsdale, asked :

‘ Will you tell me where my stepdaughter is now ?’

‘ Though you heat the burning fiery furnace till seven times seven, I will not,’ replied this modern martyr firmly.

‘ You won’t ?’

Mr. Tripsdale shook his head.

‘ Who is she with, then, if that is not a secret too ?’

‘ An old lady.’

‘ An old lady !’ she repeated with scornful emphasis. ‘ Aileen ’ll like being at her beck and call, I’m sure.’

‘ I hope she will, but I have no information on the subject.’

‘ And what do they do ?’

‘ There again I am at fault, but my impression is that in

“ Books and works and healthful play
They while the joyous hours away.”

The quotation may not be quite accurate, for my classics have grown somewhat rusty, but for present purposes it is near enough.’

Mrs. Fermoy glared at the speaker as

though she would have liked to scratch his face, but Mr. Tripsdale, though really delighting in the fun, sat with an innocent, satisfied expression on his face, as though he had given utterance to something pleasant and original.

‘How do they live?’ demanded the exasperated lady, after a pause, during which she was casting about to find some form of question to which this maddening young man would be forced to return a straightforward reply.

‘Pretty well, I believe,’ answered Mr. Tripsdale sweetly. ‘I have never been honoured with an invitation to share their modest meal, but I should say, certainly, they live pretty well.’

‘That’ll suit Aileen; she always could bring a good appetite to her food if it was to her taste, and now she’s doing so well herself she has not a thought to spare for those who kept her from starvation.’

‘On the contrary, she has thought about you, which is the reason I am here.’

‘To ask if I’m well, as if it was likely I

should be well—as if I could be well!’ And Mrs. Fermoy laughed hysterically.

‘Perhaps you will kindly tell me how you are affected,’ said Mr. Tripsdale, in a sympathetic tone. ‘I know Miss Fermoy would be greatly interested.’

‘I don’t know whether you are just out of Colney Hatch or not, but——’

‘Oh dear no!’ interrupted this extraordinary ambassador. ‘I never was inside Colney Hatch. I assure you I am quite sane, as you will say if you are kind enough to listen to me for a few minutes.’

‘Listen to you! Haven’t I been listening for this half-hour, hoping to hear some word of sense?’

‘No, you have been cutting across me continually. Now, let us take it in turn. Let me have a chance, and then you shall have one; let me speak, and then you shall speak. That is fair, isn’t it?’

Mrs. Fermoy could only stare at him in reply; his coolness took away her breath, and she remained silent while her temper was gathering for a storm.

‘That’s right,’ said Mr. Tripsdale, as though she were a naughty child trying to be good; ‘now we shall get on;’ and he drew his chair a little nearer to the table, on which he placed his crossed hands. Then, looking blandly at Mrs. Fermoy, who stood with her back to the fire, roasting gradually, he proceeded :

‘Your stepdaughter, though anxious about your general health, did not commission me to journey to this salubrious and beautiful suburb merely to give her love and ask if you were well. She thought, as even thirty pounds will not last for an indefinite period, that you might be getting a little anxious about money matters.’

‘Getting a little anxious about money matters! As if I ever was anything else, or ever could be, with rent to pay and a big family to keep, and not a penny coming in except what I can make, since that ungrateful girl sold the good business to a stranger and left me in the lurch to meet all comers in the gate.’

Mr. Tripsdale had not the faintest idea what Mrs. Fermoy meant by this figure of

speech, but he was much too wily to say so. He only shook his head and looked sympathetic, the while he racked his brain to consider how he should communicate to this dreadful woman the extent of Aileen's generosity, which he felt greatly inclined to curtail, for a time at all events, and would have curtailed but for the difficulty of again visiting Battersea within a few days.

'There can be no doubt,' he began at last, after Mrs. Fermoy had committed another assault on the fire and flung down the poker with a force which made the fender rattle in every joint, 'that Miss Fermoy thought of all the matters you mention. She is not without experience, and, now that she is pretty well settled, her wish is to relieve you of anxiety as far as possible.'

'What's she going to do?' interrupted Mrs. Fermoy. 'If she has no notion of coming back and putting her shoulder to the wheel, how does she suppose I am to drag the cart along?'

'She is going to make you an allowance,' blurted out Mr. Tripsdale, discreetly declining

any discussion concerning Mrs. Fermoy's indicated labour of Hercules.

‘Oh, indeed! I’m glad to hear she’s got so high up in the world she can talk of allowances. How much does she intend to spare from her earnings to keep us out of the work-house?’

‘What should you say to a pound a week?’

‘When I have paid fourteen and nine a week for the rent of this house, and eighteen-pence to the back of that for the shed that Mrs. Stengrove left empty, and that no man, much less any woman, will ever look at, and that the landlord won’t take off my hands nor bate a farthing off the one and six, a pound will leave me a lot for wood and coal and light, to say nothing of food, won’t it?’

‘Well, if she could manage two?’

‘That would be better, but still just in a manner starvation. It is not as if my eldest son was in work; when he is, he brings home his three and four pounds a week—ay, and when he has been working good overtime,

I've known him earn as much as five pound ten on country jobs.'

'Then,' said Mr. Tripsdale, 'you ought to be millionaires.'

'What are they?'

'People beyond the world—people who laid by money when they had it, and put it out like that fellow in the Bible and made more of it, and more again, till at last they were able to live without doing any work at all.'

'And how are poor folks such as ourselves to put by money?'

'Why, surely, you never spent five pounds a week?'

'Ay, indeed we did, and five more to the back of it, many and many's the time,' replied Mrs. Fermoy, with a thrill of pride. 'You don't suppose I've always been the poor slave you see me now. In my first husband's time I had my silk dress and gold watch and chain, and kept a servant, too.'

'Did you really?' said Mr. Tripsdale, as though awed by such reminiscences of former grandeur.

‘Yes, indeed I did; there was never any make believe about me. We worked hard and we lived well, and I’m not going to starve myself now for anybody. It may suit a whipsnap of a clerk to pinch his stomach to put decent clothes on his back, but I don’t hold myself with them as sits down and stints themselves in food—or drapery goods, either—and so you may tell my stepdaughter, for I have no notion of working my fingers to the bone that she may live on the fat of the land. The idea!’ and Mrs. Fermoy banged the fire again in a really alarming manner.

‘In a sentence, then, I will tell you what Miss Fermoy is prepared to do, though whether she is wise in attempting so much is quite another question.’

‘And a question that is no concern of yours, I suppose.’

‘In one way you are quite right. As I have not to find the money, it is no concern of mine. All the same, however, I feel very sorry she is taking upon her to pay you five pounds a week.’

‘ And where does she think she’s going to get five pounds a week for herself, to say nothing of me ?’ asked Mrs. Fermoy incredulously.

‘ No doubt she knows her own affairs better than I do. Let that be as it may, however, she has commissioned me to say that you shall receive five pounds a week, and that, in addition, she will pay the rent of this house.’

‘ And how am I to know this is not all your humbug ?’

‘ A five-pound note is not humbug,’ said Mr. Tripsdale, producing that pretty trifle, as well as a sheet of paper on which he had drawn out a formal acknowledgment of the transaction. ‘ If you will be good enough to sign this receipt, I need not intrude upon you any longer.’

Mrs. Fermoy looked at the speaker with great significance.

‘ No, no, young man,’ she replied, with terrible calmness, ‘ you don’t catch me that way. I am not such a fool as to put my hand to paper. Take up your flash note and

be off before my son comes in. Here he is,' she added, as Mr. Calloran opened the front-door with a latch-key and tramped heavily along the passage. 'He'll break every bone in your body,' was the encouraging assurance with which she ended her sentence.

The position was not pleasant, and Mr. Tripsdale wished for a moment he had never embarked on such an enterprise; but he was no coward, and hope, which springs eternal, as we know, induced him to believe Mr. Calloran might be more accessible to argument than his mother. For these reasons, and also because he did not well know how to get out, he kept his seat and greeted the new-comer with a polite 'Good-evening, sir.'

'Evening,' returned Mr. Calloran surlily.

'You're just in time, Tom,' said Mrs. Fermoy. 'This young fellow says he has brought a five-pound note from Ally, and wants me to put my hand to paper about it.'

'There's no compulsion,' remarked Mr. Tripsdale. 'If you don't want the money, I can take it back with me;' and he was about

to replace the note in his pocket, when Mr. Calloran said, in a gruff voice :

‘None of that! Leave the flimsy where it is.’

‘I will leave it with pleasure,’ answered the other, ‘if Mrs. Fermoy will be kind enough to sign the receipt.’

‘We know nothing about receipts here,’ returned Mr. Calloran. ‘If Ally could trust you with five pounds, she can trust us better.’

‘I don’t believe it is a good note,’ struck in Mrs. Fermoy.

‘We’ll soon make sure,’ observed Mr. Calloran, lifting the note from the table and walking out of the kitchen and the house.

‘Now you see what you have done,’ said Mrs. Fermoy, in a tone of awe-stricken reproach ; for she had not been at all prepared for such a flank movement, and it cowed her for a moment.

‘What have I done?’ asked Mr. Tripsdale.

‘He’ll not be back for hours,’ she answered.

Mr. Tripsdale made no comment, but sat on in silence. He knew he would make a mistake if he attempted to move.

‘Have you nothing to do, young man?’ asked Mrs. Fermoy at last.

‘It is a leisure evening, madam. My time is quite at your service,’ he replied with grave civility, rather pleased at the turn affairs had taken and wondering what would happen next.

There ensued another pause, which Mrs. Fermoy employed in blowing up the fire with a pair of disreputable bellows.

‘If *you’ve* nothing to do,’ she said at last, flinging the bellows aside in a fury, ‘I have; and the sooner you go and let me finish my work, the better I’ll be pleased.’

‘And what answer am I to take to Miss Fermoy?’

‘Tell “Miss Fermoy” if she wants an answer she’ll have to come for one herself. Pretty thing, indeed, sending a stranger to make such a disturbance in a decent house!’

CHAPTER IV.

IN THE CITY.

MR. THOMAS DESBORNE'S idea of teaching Aileen something of her country's history by means of object-lessons proved a very happy inspiration. No longer had Miss Simpson to toil painfully through names and dates, to retire in mental disorder from the Wars of the Roses, and to confess sadly that, though the Spanish Armada never conquered England, it had for the time being vanquished her. No longer were her pupil's cheeks hot and flushed by reason of unsuccessful forays among the Saxons, the Normans, the Tudors, and the Stuarts. No longer did she sadly think that, if ease of manner and elegance of deportment were only to be obtained through a thorough acquaintance with the manifold sins of all the

monarchs who had misruled Britain, she might as well give up the matter at once and remain an uncultured dunce !

By Mr. Desborne's beneficent method, however, she knew as much in a month of English history as the fondest parent could have desired ; a vast deal more, in fact, than the majority of fond parents are ever likely to know themselves.

From the day she was permitted to find out for herself who Jack Cade, the Irish impostor, really was, why he struck London Stone with his sword and exclaimed, ' Now is Mortimer lord of this city,' why he beheaded Lord Say, why his followers forsook him, and why he was obliged to shelter ' in the woods of Sussex,' her interest in the wonderful story, or rather series of stories, London has to tell those of her children who really love the city never flagged. As though it had been a tragedy of her own day, she read how the then Government offered a reward of a thousand marks to the person that should take the rebel alive or dead, how before long he was discovered in a garden at Hothfield, in Sussex,

by one Alexander Eden, a Kentish gentleman, who endeavoured to apprehend him, but Cade, being possessed of 'courage, capacity, and spirit, fought till he was killed on the spot, and his body being brought to London, his head was cut off and fixed on London Bridge, together with the heads of nine of his accomplices.'

All this was new to Miss Simpson, who, however, received the information with a ladylike abstention from comment which induced Aileen to believe Jack's doings were familiar to her as household words. To the end of her life Timothy Fermoy's daughter will never see nor hear of London Stone without beholding as in a vision that great 'conference of people, and the Lord Mayor among the rest,' who stood and listened while the 'Kentish rebel' made his lying declaration, and then allowed him to return to Southwark without let or hindrance.

That was her first introduction to a realm more full of romance, more entrancingly interesting, than any fairy kingdom, any land inhabited by giants, any country where knights go forth to seek adventures, and fair

ladies lie wrapt in slumber at the wicked will of evil magicians.

For there is nothing told of the city by ancient chroniclers which has not happened in it, and the joys and sorrows, the great aspirations and the woeful reverses, experienced by the men and the women who once trod the then rude pavements, and who have long mouldered into dust, thrill the hearts that to-day listen to the old tales even as the tears shed by Phaltiel nearly three thousand years ago unseal some fountain of sympathy lying deep and hidden in our own breasts and make us mourn with the man who, when commanded to part from his wife, 'went with her along weeping behind her to Bahurim.'

It was a happy time which ensued for Aileen—a time, indeed, so happy for them all that it never could return. The glamour of those evenings in the City, the mysterious stillness of the old churches, the silence of the lanes, the spectacle of the moonlight lying weird and bright across the paved graveyards, shining on the blackened trunks and branches of the almost leafless trees, the strange gloom that

enfolded out-of-the-way courts and alleys on nights when, but for gas, London would have been enwrapped in Egyptian darkness, stole softly into Aileen's soul, excited her imagination, and awoke something that had never before started from slumber at the sound of human voice.

After the first few evenings Miss Simpson did not, as a rule, accompany her charge in those expeditions. She had arrived at that time of life, though not for worlds would she have confessed the fact, when a lady may with a certain grace prefer remaining at home to rambling abroad, keeping the domestic fire warm rather than making acquaintance with ancient tombs and the sites of demolished churches, and it was for this reason Aileen's duenna often stated, while partaking of tea in Cloak Lane, that she had a slight cold, or felt something of a chill, and consequently thought she would do wisely not to venture to church.

Mr. Desborne she knew might be trusted not to lead Aileen astray. Though so 'wonderfully young for his age,' he nevertheless had reached an age when it was competent for

him to walk a hundred yards, or two hundred, or even more, with a girl, and yet not compromise her. Moreover, he was, after a fashion, Miss Fermoy's guardian—all the guardian, at least, she had; and Miss Simpson, in the recesses of her cultivated mind, confessed she did not care for mouldy old churches and the extraordinary odour of roast goose and defunct citizens that pervades so many of those musty edifices, for all of which reasons she shirked evening service, as well as for this further reason, repeated to Aileen in strict confidence :

‘ Fact is, my dear, the loss of my little fortune has tried me more than any mere monetary trouble ought to have done. It was such a shock, and such a terrible period of anxiety supervened, I believe I feel fifteen years older in consequence, and as I do not know what the future may have in store, I want while I can, thanks to your kindness, to take a little care of myself, and do so. Health is all I have now. If I can only keep that, I shall not much fear for the future. I hope, therefore, you will not think me unkind

if I often say I fancy I should not be wise to expose myself to the chance of contracting an illness.'

Very truthfully Aileen replied that she should never think such a precaution unkind.

The fact was that she much preferred a duet with Mr. Desborne to a trio in which Miss Simpson took a bad third. All that lady's notes about the City were, if not absolutely discordant, a little uncertain.

Her heart was not in the music. She often wished Mr. Thomas Desborne's tastes lay more strongly in some other direction. She was so loyal to present royalty that had the lawyer taken to reading aloud the Court Circular, the erudite sentences of that paper, 'corrected by her Most Gracious Majesty,' would have sounded sweeter in her ears than any old-world stories connected with Henry's manly daughter.

Not without reason, she imagined there was as much interest in our modern times, when history is being made, as in recalling the old days when history was made; but Mr. Desborne did not share this opinion, and caused

her to yawn unseen while delivering himself of the following sentence, a sample of many to which she was forced to listen :

‘ Being to dedicate any church, he (Swithin Bishop of Winchester) neither used horse nor any secular pomp, but being accompanied with his clerics and those of his family, with all humility he went barefoot to the place. His feasting was not with the rich, but with the needy and poor. His mouth was always open to invite sinners to repentance ; he even admonished those that were standing to beware of falling, and such as had fallen to arise again without delay,’ with much more to the same effect.

Was it any marvel that, with her proclivities, Miss Simpson usually preferred an easy-chair in Mr. Desborne’s room to heated churches and chill night air, and, in preference to explanations and lectures concerning old saints, former kings, dead and gone citizens, mythical legends, and foolish epitaphs culled from the chronicles of forgotten churches, a snug chat with Mrs. Kidder, who never appeared to remove what she called the

‘tea-board’ till she heard the outer door close, when she descended from her eyrie in the roof, and, making a feint to put coal on the fire and brush every speck of dust from the hearth, entered affably into conversation on the subject of the Desbornes, present and past, present particulars and unlimited admiration being largely drawn from her own memory and observation ?

Her past history was ‘culled,’ however, from the reminiscences of ‘poor old Mrs. Chitty, who took care of the offices in King’s Yard, girl and wife, for forty years, for she first helped her mother in the time of Mr. Thomas’s father and grandfather, and when Mrs. Savage, her mother, got past her work, Mr. Robert Desborne pensioned her off; and then Mrs. Chitty and her husband—he was in the employment of Messrs. Graytook and Co., the great Turkey merchants—lived on the premises, and were, in a manner of speaking, owners of the place, only getting wages all the time and sitting rent free, and with lots of allowances and perquisites, till Chitty his health broke, when they went to live in

Salter's Rents, where she (Mrs. Kidder) had a dish of tea with them more times than she would care to count. Mrs. Chitty always spoke of Mr. Robert and Mr. Frederick Desborne just beautiful; but to her (Mrs. Kidder's) notion there was not one of them—and she allowed they were all good—still, there was not one of them a patch on Mr. Thomas, and she did not care who heard her say so.'

'He is very nice, certainly,' replied Miss Simpson, a little conscious tremor agitating her voice; 'but his nephew is very nice too.'

'He is,' agreed Mrs. Kidder; 'I have not a word to say about Mr. Edward but what is good. Meet him whenever and wherever you will, he's always the same, and what he gives away is just unknown; but when all is said and done, give me Mr. Thomas: he has the mind of a man and the heart of a woman, as I heard a person once remark, and I've proved the truth of those words times out of number. I am sure the first day I ever saw that young lady, Miss Fermoy, her own mother could

not have thought more about her than he did. A sweet young lady I call her, and one, I've heard, that has come into a great fortune.'

'I believe she has succeeded to a considerable fortune,' answered Miss Simpson, for the housekeeper finished her sentence as if she meant it for a question.

'I thought so; not that I asked for curiosity, because I have never made myself busy about any matter that did not concern me, but when Mr. Desborne brought her up here, he told me she had been a bit upset, and said I was to see to her, which I did, and which I would see to anyone in trouble, more particularly one he wanted looked after. Well, I got her everything I could think of, and she thanked me very prettily and went away, and I forgot all about the matter till one evening, when a brown paper parcel came directed to me, and inside there was the beautifullest dress, some sort of dark-brown cloth, with trimmings and linings all complete, and a letter from Miss Fermoy, saying she hoped I would accept the gown as a little

present from her, and that she enclosed a sovereign to pay for the making. I could not think what to do, for I had never heard of such a thing as a dress-length and a pound just for taking in a cup of tea and a basin of water, so I put the matter before my master, and asked his advice. He laughed, and told me not to be uneasy. "Miss Fermoy can afford to be a little generous," he said, and that was how I came to know, and also by a word Mr. Knevitt dropped afterwards.'

Mrs. Kidder's account of the transaction was quite true.

Aileen had done a gracious act in a manner so simple and quiet that Mr. Thomas Desborne felt greatly pleased when he heard of it, though the thought passed through his mind, 'This girl will need guidance, or she will ruin herself.'

As time went on, however, he saw there was so much common-sense mixed with her generosity that he did not obtrude any—beyond general—advice upon her. His only desires as regarded Timothy Fermoy's daughter came, indeed, at last to be just to secure a

good client for his firm, and, second, to help to fit her for the rank Shawn Fermoy's money entitled her to fill. There were many things she could never learn, he knew, but he felt assured she might learn most things necessary to enable her to mix with gentlewomen, because many excellent wives and mothers are destitute of accomplishments, and, after all, French and German, music and drawing, are not absolutely necessary ingredients in the happiness of a home.

Those walks about the City, those attendances at evening service, those talks concerning the men and women who had made history, and who, as long as the memory of London survives, must ever be connected with its streets and lanes, its ancient churches, ay, the very ground whereon new blocks of buildings stand, and over which new thoroughfares run, may be said to have begun Aileen's higher education.

She took to learning thus presented as a thirsty man takes to water. From the old wells of English literature undefiled, she drank deep draughts. No need of Miss

Simpson to prescribe a course of reading after Mr. Desborne had once indicated the books he thought she would like, and that he considered might teach her much she ought to know. Aileen would have pored over them from morning till night.

About the fitness of many of these books for a young person's perusal, Miss Simpson entertained grave doubts, but Mr. Desborne so emphatically pooh-poohed her hesitating objections that the poor lady retired vanquished, though not convinced.

To the lawyer this new experience proved delightful. For years he had not enjoyed anything so thoroughly as trotting Aileen up and down the City lanes, and delivering lectures as they paced quiet courts and unfrequented alleys. To the ignorance of a child she added the intelligence of a woman. With the quick sympathy and questioning curiosity of youth, there was combined the thoughtful reflection of maturer life and the tendency to institute comparisons and deduce conclusions natural to a person who has experienced sorrow and tried to reconcile

the apparent inequalities and hardships of life with a belief in Infinite Goodness and Wisdom.

Her faith was very firm, and yet for that very reason she spoke sometimes like one who was full of doubts. She had no fear of baring her thoughts; anything that troubled her, anything that to her comprehension seemed passing strange in this complex world, she talked about without hesitation.

It came to her quite naturally to confide in Mr. Desborne, and, as she was a good listener, it grew to seem more than natural to him that he should harangue at length on the topics which lay near to his heart.

‘When I am alone in my room at night,’ he said to her once, ‘I can forget the busy bustling London of the nineteenth century, and fancy myself a citizen residing in my ward of Dowgate when that ward was surrounded by the houses of the principal nobility, and think I am a near neighbour of Richard Chaucer, brother of Geoffrey.’

‘Yes,’ answered Aileen; ‘after reading

about the tumult at John de Ipres' mansion in St. Thomas the Apostle, I felt like that too. I could not help hoping the knight who hurried from the Savoy would reach the city in time, and though the Duke of Lancaster was such a tyrant, I pitied him when he leaped up and fled to the Thames, and then rowed so hard to Lambeth. But,' she added, with a little hesitation, 'do you not think that a hundred years from now someone looking back on our days may say what wonderful times we lived in? When you and Miss Simpson were speaking over tea about the rejoicings after the Crimean War and the horrors of the Indian Mutiny, I began to consider that those were the sort of things that make the old histories so interesting.'

'What you say is true to a certain extent; but the Crimean War and the Indian Mutiny could never make the *City* a place to dream about.'

'Not the account of how the troops marched through the City with their bands playing "The girl I left behind me;" how it was illuminated when the war ended; how the first news

of the mutiny thrilled the heart of London—you said so, Mr. Desborne—and was flashed to every town and village in the three kingdoms, carrying sorrow and dismay into lordly mansions and quiet rectories, into houses from which the squires' daughters had married and gone abroad with their husbands, and poor cottages that had also given their hostages to fortune ?'

'You are right. I did not know you were listening so attentively, yet, still, bad as all that was, it is not like history made on our very doorsteps.'

'Then what about the Prince Consort's death, when London was in mourning, and the bells were clammed, and it seemed as if in each household one was missing ? what about the Duke of Wellington's funeral, and the Prince of Wales' marriage, and the pageant when he and the Danish Princess made their state progress through the City ? what about the Thanksgiving at St. Paul's ; when the Queen and the Prince of Wales and persons high and mighty went there to return thanks ?'

‘Too near, my child, by far; we must stand at a certain distance in order to see events in their true proportion.’

‘But when these events are two or three hundred years old, those who come after us will be able to see them properly, will they not?’

‘They will never see them as we see King Henry the Second and Wat Tyler in Smithfield, as we see Eleanor Cobham walking barefoot from the “Standard” to St. Paul’s, as we see King Henry and Queen Catherine in the Black Friars when the Queen walked out of the court, leaning on the arm of one of her servants, and refused to return, though the crier called her by these words, “Catherine, Queen of England.” No, the times are changed. England is picturesque no longer, neither is the City, save for its memories, interesting any more.’

‘Do you think not, sir?’

‘Do you think it is?’

‘I am not able to say what I feel right, I know, but I have it in my mind that wherever

there are a number of people a great many things must be happening.'

'Of a commonplace kind, yes.'

'You must not be vexed, sir, if I try to tell you what I mean.'

'I shall be very much vexed if you "sir" me again.'

'It slips my memory; I am sorry,' she answered, receiving his half-laughing rebuke as was her wont. 'I understand partly why you say England is not picturesque any longer, and I know the times are changed and the ways are different, no doubt; but, still, men and women are the same.'

'How do you make that out?'

'Why—' and she paused for a moment—
'they can't be different. All the time those wars and rebellions and executions were going on there must have been houses where people lived and slept and dressed and had their meals and were vexed and pleased, just as we live and sleep and eat and are vexed and pleased now. I can't believe the world was so very different then from the world we see.'

Mr. Desborne shook his head. 'It was very

different,' he declared. 'I cannot imagine why you should believe otherwise.'

'I will tell you, sir, what I have thought. After my father's death I had a good few books, many of them nice books, that had been given to him, or that he had bought, for he was fond of reading; but one by one they got lost or torn, so that at last there was not one left but my mother's Bible, which would have gone too, only I laid it past and never let the children get hold of it.'

'Yes?' said Mr. Desborne interrogatively.

'Well, I read a few verses every day, as many another does, and they might as well have been Latin or Greek for anything I understood of what they meant, till one Sunday I chanced to hear the clergyman read about Joseph and his brethren, which sounded as it had never done before, and when I got home I thought I would like to go through that again; and so by degrees I read a great deal over and over till I gathered some sense out of what I read, and found the book was full of stories about people being fond of each other, and hating each other, some trying to be good,

and more letting themselves be wicked ; and though maybe you'll think me foolish, sir, and talking concerning things I don't rightly understand, when I hear about a husband and wife doting on one another, I think Jacob and Rachel did the same thousands of years ago, and he had to part from and bury her, as many a man has had to do since ; and he had trouble with his sons, just as we hear almost every day some father's heart is broken with unruly children ; and Cain and Abel did not agree, the same way brothers disagree every day now ; and Jacob cheated Esau, and they fell out, though they made it up afterwards ; and think how false Delilah was to Samson, and how Saul turned against David ! Oh, sir, I think if you'd take a look through the New and the Old Testament you would come round to think as people have not changed in three or four thousand years it is not likely they have greatly altered since the times of those kings and queens who were feasted in the City, and did so much that was wrong and made their subjects miserable.'

If they had been walking along one of the

great thoroughfares in the City, this speech which Aileen poured forth from her heart could never have been made, but, as it chanced, immediately before the talk began they were turning into Trinity Square, which was almost deserted, and from thence pursued a devious way through a maze of quiet lanes and silent courts into Fenchurch Street, when Mr. Desborne said:

‘ You are a good girl, and have interested, though not converted, me. I am like a man in love. I think nothing at all resembles the City of my choice. To me its very defects seem virtues. If Sir Christopher Wren’s plans had been carried out in their integrity we might, it is true, have possessed a beautiful town, but not an interesting ; we should have lacked the quaint corners, the unexpected courts, the queer passages, the narrow alleys, some of which I am going to show you now.’

Though he thus turned the conversation, however, what the girl had said pleased Mr. Desborne well.

‘ It is not,’ he observed afterwards to Miss Simpson, ‘ that her remarks are particularly

original, or contain any idea especially worth remembering ; but they prove she has begun to exercise her reasoning faculties, and that she is deriving both enjoyment and profit from your admirable instruction.'

' Say, rather, from yours, Mr. Desborne,' answered the lady. ' Till you opened up this mine of interest, my attempts at teaching resulted only in failure.'

' Not so,' he replied ; ' what could my poor efforts effect if you did not second them so admirably ? Really, when I think of the improvement—a couple of months, that is the time, is it not ?'

' Say about ten weeks, certainly not more.'

' When I see,' amended Mr. Desborne, ' the change ten short weeks have wrought, I am lost in admiration of your system, whatever it may be. Miss Fermoy is a different person in manners, speech, appearance, mien. If something less than three months have produced such an alteration, what, I ask myself, may not a year effect ?'

Miss Simpson shook her head sadly, and said :

‘She will never be other than a homely person,’ which in her sense meant that Aileen need never expect to moult the poor dingy feathers of her earlier life and assume the gorgeous plumage which in society makes such fine birds out of even very inferior fowl.

‘And what,’ asked Mr. Desborne, ‘does any sensible man want other than a “homely” wife to bless his hearth, to be the mother of his children, his friend in joy, his comforter in sorrow, his stay in health and sickness? Aileen Fermoy may never be a brilliant talker, an accomplished linguist, or a clever musician; but she will be an angel in the house she enters. Charles Lamb had his dream children, if you remember; surely I may have my dream daughter? If heaven had given me a daughter in reality, I should have wished her exactly to resemble this girl as she is now in nature, as she will be in other respects at the end of next year.’

‘And I am sure,’ agreed Miss Simpson, ‘if I could choose a daughter it would be one who in every way resembled my pupil.’

Miss Simpson was not, as a rule, an

untruthful woman ; indeed, in the main she was truth itself, yet this speech could but be considered a free reading of ‘ Love me, love my dog.’ Any girl Mr. Desborne had chosen mentally to adopt would have been equally dear to her, and it was only for this reason she chimed in when he praised Aileen, because certainly that young person differed greatly from the ‘ elegant females ’ immortalized by some early novelists—delicate heroines who always dressed in white muslin, fainted on the smallest provocation or on none, did nothing useful, played the harp (badly), and in and out of season warbled sentimental ditties to an accompaniment on the guitar, who were the fashion in fiction long ago, and who still ideally survive in the minds of many worthy people who ought to have more sense.

‘ Our pleasant evenings will soon be things of the past,’ said Mr. Desborne, after a pause, during which he was, perhaps, wandering with Elia through the sad fair land called ‘ Might have been.’ ‘ They have been very delightful to me. What shall I do without them—and you ?’

A pregnant question, Miss Simpson thought, and yet a most ridiculous one ; because, if the speaker had really felt the evenings delightful, if truly he did not know what he should do without them or her, it was in his own power to secure their continuance and her companionship till death ended both.

The poor lady's heart stood still. Like all things long looked forward to, the desired end had come upon her very suddenly. She was as one who hears the warning given before some hour earnestly desired, and holds his breath so as to catch the first stroke which tells it has arrived. Supper was over in York Street. Mr. Desborne sat in an easy-chair drawn up to the hearth. Miss Simpson, on the opposite side, sat in another easy-chair pushed a little farther from the fire, for, like all good women, she was careful of her complexion. The whole scene struck her as domestic in the extreme, not to say conjugal. Aileen had gone to her own room somewhat tired, she said, but that was as it might be. 'A good girl—a very good girl,' considered Miss Simpson, for the moment unreservedly

adopting Mr. Desborne's opinion of her pupil, 'careful never to allow herself to be *de trop*, possessed of as much delicate tact as many higher born and better instructed lack.'

A truly nice, good girl, in fact; sweet-tempered, thoughtful, capable of great improvement, somewhat homely, no doubt, as she, Miss Simpson, had observed, but that, as Mr. Desborne had nicely put it, was a good quality in a woman.

It would be a charming quality if they were all to live together a truly happy family.

Miss Simpson could not picture a more blessed future than that they three might spend—Mr. Desborne going each morning to business and returning evening after evening to a comfortable home presided over by a competent and refined gentlewoman, and gladdened with the presence of an adopted daughter.

For a moment she closed her eyes, so as more fully to enjoy the picture. When she opened them again, Mr. Desborne was looking at her as though expecting some answer, but

Miss Simpson found an answer difficult to make.

His question had been plain enough, yet what could she say in reply which might bring matters to a satisfactory conclusion?

It was impossible for her to point out the way to a perpetuity of such pleasant evenings as he spoke of lay through the church door, not church doors, but one specially selected, where, with ring and all things 'decent and in order,' he, Thomas, should take her, Frances, to have and to hold, for better for worse, for richer for poorer.

'We shall not have many more of these pleasant evenings,' he said, varying the form of his previous remark, but not its spirit. 'Perhaps, however, they were not so agreeable to you as to me. I often thought you must have felt lonely sitting in my dull room while Miss Fermoy and I were in some old church or roaming about the City.'

'Lonely, Mr. Desborne!' repeated Miss Simpson, 'in that delightful room, surrounded by every comfort, knowing that you were enjoying the happiness of forming Miss

Fermoy's mind, and leading her to contemplate the great events of past history ! No, indeed. I never felt happier than while musing on the present, and speculating concerning the future. Cloak Lane will always remain in my memory as a very haven of rest and peace.'

'I am so glad !' said Mr. Desborne ; 'but, then, I always thought you one of the most unselfish persons I ever met.'

'Such praise is undeserved,' murmured Miss Simpson.

'My opinion was formed when I enjoyed ample opportunities for observation,' he persisted.

'We shall be going to Teddington very soon,' remarked Miss Simpson, modestly shifting the conversation from her own merits, and leading it back towards the point she desired to reach.

'I feared such would be the case from something my nephew said yesterday.'

'He and Mrs. Desborne have generally returned to town much earlier than November.'

‘ Yes, I fail quite to understand this new departure.’

‘ Mrs. Desborne has never before been in Dorsetshire at this season.’

‘ That is true. On the other hand, her husband has not been in the habit of remaining at Ashwater even for a week when his wife was absent.’

‘ Mrs. Desborne wishes us to go down on the seventh,’ said Miss Simpson, finding the silence embarrassing and discouraging.

‘ Indeed ! before Lord Mayor’s Day ; then, this will be our last Sunday together.’

‘ For the present,’ amended Miss Simpson.

‘ And for me there will be nothing left save memory and anticipation.’

Certainly he was very tiresome. It was nice to know he would remember, and pleasant to hear he would look forward ; but at a time when it was competent for him to merge both memory and anticipation in present fruition, Miss Simpson could not but regard his regrets and longings as absurd.

‘ Perhaps,’ she suggested shyly, feeling she must not let the opportunity slip away quite

unimproved, 'you will be able to run down to Ashwater occasionally.'

'May I?' he asked eagerly. 'I should like to do so immensely. It would be a delightful change, but I fear I should prove an intruder.'

'I must not flatter you, Mr. Desborne,' said the lady with diplomatic coyness.

'You are very kind,' he answered in a tone which might have meant anything or nothing, but apparently meant the latter, since he added no further word.

CHAPTER V.

‘ TRUTH IF THE——’

ON that same Sunday evening when Miss Simpson's expectations were raised only to be disappointed, two persons sat in the dining-room at Ashwater, one of whom the junior partner would have felt very sorry to see there, whether as client or guest.

For the Desbornes had ever been particular about their clients, as some men are, and all men ought to be, about their friends. For persons who had done wrong, who had wasted their substance, got into debt, fallen from their high estate, they could be sorry, they would do their best, and their best was very good indeed; but for ‘shady people,’ for those who were always shaving the wind, hovering on the edge of a note, keeping

within the letter of the law while infringing its spirit, they entertained no toleration. Over and over again they had declined business on the plea that 'it would not suit them,' that it 'was out of their line' or 'beyond their province,' and so retained their self-respect and lost some money. They had thus won for themselves a high name. To be a client of theirs was almost a certificate of respectability, and certainly no man like the individual who on that Sunday evening sat opposite to the Head of the Firm in his house at Teddington had ever before been on familiar terms with any Desborne in his private or professional capacity.

Yet the stranger was not bad-looking. Some women would even have called him handsome, for he had the black hair, dark eyes, white teeth, and decided features which find favour with the sex; but anyone who knew much about the world, more especially about the business world, would instinctively have shunned his society and declined the honour of his acquaintance.

No man can serve two masters, and this

man had so long served his master that Mammon's sign and superscription were set plainly on his forehead for the initiated who ran to read if they chose.

But he did not profess to be other than he was. He never brought his better nature forward in business matters in order to deceive those with whom he dealt—on the contrary, he always avowed himself a very Shylock. If people did not like his terms, they need have no transactions with him. If they accepted his terms, then they ought not to expect him to modify them. He piqued himself on his honesty and frankness, and was consequently in the habit of uttering unpleasant truths with a want of reticence which some unreasonable persons considered brutal.

In his domestic relations he was a good son, a fond husband, and an indulgent father ; he gave to the poor, and he could be generous to his friends.

As such men go, he was not a bad fellow, but the trail of the serpent was over him, and he lacerated, even when he had

no intention of wounding, his victims' feelings.

A mere glance at Mr. Desborne's face might have sufficed to show he had been under the harrow; the anxious look in his kindly eyes, and a strained expression about his mouth, spoke eloquently of a very bad quarter of an hour not yet ended.

To his sensitive nature, that Sunday afternoon had seemed one long-drawn torture apparently not one whit nearer its close, when a perfect mound of nutshells mutely recorded the guest's progress through dessert, than when he first began operations.

'Those are good filberts,' said the stranger, helping himself to a few more. 'They are not so large as I have seen, but I do not think that I ever tasted better.'

Had any spirit been left in Mr. Desborne, he would have liked to suggest that filberts never grew to a greater size, and therefore it was probably cob-nuts to which Mr. Tovey referred; but as matters stood he merely intimated his pleasure at hearing anything at Ashwater gave satisfaction.

‘Yes, they are very good — very good indeed,’ repeated Mr. Tovey, extracting a kernel. ‘That garden of yours must eat up a lot of money?’

Mr. Desborne winced while he replied :

‘Oh dear no, it does not cost much.’

‘Don’t tell me,’ rejoined Mr. Tovey dogmatically; ‘I know all about that; there is nothing more expensive than a garden, and nothing which makes poorer returns. You pay a man five-and-twenty shillings a week, I suppose?’

‘Three-and-twenty,’ answered the unhappy employer.

‘And he insists on having a man under him at eighteen more?’

‘He has only his son, who receives twelve.’

‘There you are: five-and-thirty a week, ninety pounds a year, to which you must add fuel, and heaven knows what besides. Say, at a very moderate computation, three pounds a week, more probably four, and two out of every three bunches of grapes sold by the gardener on his own account and for his own profit.’

‘I do not believe my man cheats me of a penny,’ said Mr. Desborne, roused to expostulation.

‘I notice every employer thinks his gardener honest till he finds him out,’ returned Mr. Tovey, putting another filbert into his mouth. ‘You may take my word for it a garden is a mistake except as a luxury which you make up your mind to pay for. Those are fine grapes, for instance, but you could buy finer in Covent Garden for half what it costs you to grow them. I’ll be bound, if we went into figures, you would find every bunch that is put on your table costs you a guinea, and every egg you chip a shilling. Country life is a mistake unless you know how to look after your people.’

‘Do you mean to imply that I do not know how to look after them?’

‘I mean to say openly I am positive you don’t.’

Mr. Desborne knew something about the consequences of letting a verdict go by default; but he lacked courage to speak in his own defence, and, indeed, he felt very

certain no defence would avail him. Though he had never before come into close contact with anyone resembling Mr. Tovey, he decided his best and only course was silence.

‘That is a sound wine,’ said the guest, setting down his glass, which he had emptied, after vainly waiting for some comment on his last speech.

‘I am glad you like it,’ answered Mr. Desborne.

Mr. Tovey refilled his glass and pushed the long, slim bottle over to Mr. Desborne, thus notifying he also might partake of its contents if he listed. ‘Now, what does this stand you in—seventy?’

‘Ninety,’ was the reply.

‘Too dear! far too dear! I could put you in the way of buying as good if not a better wine for half the money.’

‘You are very kind, but I have as much in my cellar as I am likely to require for some time. Marcobrunner does not suit everyone’s taste, and I cannot say I greatly care for it myself.’

Mr. Tovey regarded the speaker in amazement.

'What wine do you care for?' he asked sarcastically.

Except a good dose of poison or a few ounces of chloroform, there was nothing Mr. Desborne ardently desired at that moment; but under the spell of his guest's dark glittering eyes, and perhaps inspired by the recollection of a pleasant evening long past, when some bottles of the American vintage were produced, he answered off-hand, 'Catawba.'

'Pish!' exclaimed Mr. Tovey.

'I like the herby flavour,' went on Mr. Desborne, 'and the curious bouquet seems to me delightful.'

'Pah!' retorted Mr. Tovey.

'Of course I have no wish to impose my tastes on any other person,' said Mr. Desborne in polite protest against his guest's tone.

'You could not succeed in imposing them on me, at any rate,' returned Mr. Tovey, with a decision which must have settled the matter

had Mr. Desborne felt any inclination to pursue the argument further.

‘You keep no carriage,’ observed Mr. Tovey, after a short pause devoted to bon-bons and raspberry biscuits. Whether he meant the remark to imply praise or blame, it was impossible to determine, and in no way could have influenced the answer, as Mr. Desborne did not keep a carriage, and said so.

‘Neither in town nor here?’

‘I keep none anywhere.’

‘You are wise. On the whole, it is always cheaper to job.’

‘I do not job; only hire a fly or hansom when necessary.’

There was not much to find fault with in this statement. Having framed his indictment so as to include a carriage, it would have been difficult for even Mr. Tovey to suggest that the expense of an occasional hansom or fly was an extravagance too great to be condoned; still, he could not refrain from saying:

‘Nowadays, when omnibuses and rail-

ways almost pass our doors, it is not necessary to hire often.'

Mr. Desborne, receiving this as a statement which required no answer, did not make any, wisely leaving it a moot question whether he hired often or refrained from hiring.

There ensued a pause, during the continuance of which Mr. Tovey's face assumed by degrees a look of deep thought, while the anxious expression in Mr. Desborne's eyes and the strained rigidity of the lines about his mouth became more painfully evident. Perhaps he grew conscious of this himself after a few moments, for he drew the despised Marcobränner to him, and, pouring a little out, wetted his parched lips, which were dry as those of a man ill with fever.

The action, slight as it was, aroused Mr. Tovey from his reverie. This time he did not again apply himself to the dessert, but rose from the table, and, walking across the room, opened one of the French windows and stepped out on the veranda. It was a dull November night, but not very dark, and when his sight grew accustomed to the gloom, he

could see dimly the bare branches of the trees, showing black against the sky, the broad gravelled walk, and the grass beyond, while from still farther off there came a mysterious sound, which he concluded to be caused by the constant flow of water and the rippling of the current round some obstruction.

He took a turn up and down in front of the house, and then bent his steps in the direction of the river, beside which there was a landing stage and boat-house. He stood leaning against the white railing for a few minutes listening to the water sobbing and gurgling on its way. The quiet and the solitude of the place seemed strange to him, and for a short time not unpleasant. He could imagine that on a summer evening, in company with a good cigar, it would be nice to loll over those railings and watch the boats going up and down the stream. He thought, further, he should not object to be in one of the boats, on such a summer evening, going up and down himself. He could not row, and he did not wish to row, but people were always to

be had, he remembered, who asked nothing better than to be allowed to exhaust themselves, and who liked to be invited down to such a place for a night or two. He had inspected the premises by daylight with Mr. Desborne, and now that he was viewing them by night, alone, they seemed even more desirable than he imagined to be the case a few hours previously. His heart was full of kindness as he slowly returned to the house, and when he drew close to the lighted room where Mr. Desborne still sat near the fire, he paused and looked on the whole, approvingly—at an interior which recommended itself to a somewhat luxurious taste.

Of course there were many things he would have preferred altered, suggestions he felt he might make, improvements that ought to be carried out; but these were details, trifles which could soon be set to rights; with which Christian thought he pushed the sash wide and re-entered the room, bringing a rush of cold fresh air with him.

'You have a snug little place here,' he said, resuming his former seat.

It had not been the habit of the owner's previous visitors to speak of Ashwater as 'little.' The house was large and the grounds were extensive, therefore the word seemed offensive rather than affectionate, but Mr. Desborne let it pass.

'Yes,' he agreed, 'it is a snug place.'

'Wants a lot of money laid out on it, though.'

'Mr. Hankington, my predecessor, did spend a large amount. He threw out a new wing, rebuilt the stabling, put up a vinery, and greatly improved the grounds.'

'That was a long time ago, though.'

'Not so very long—only eight years. The vinery was but just finished when he received that Australian appointment.'

'And let the place go for an old song?'

'I cannot say about an old song, but it went, I believe, cheap.'

'How much did you give for it?'

'I did not give anything; it was my uncle who bought it.'

'At what figure—about?'

'That I do not know; there is an old say-

ing which tells us we should refrain from looking a gift horse in the mouth.'

'Did he give you this place, then?'

'He did.'

'By Jove! But of course such a present was nothing to him!'

Apparently Mr. Desborne was as little able to answer this question as he had been that relating to the purchase-money of Ashwater; at all events, he made no reply.

'Come, now, I'll tell you what I'll do,' said Mr. Tovey, after a minute's consideration, pushing his plate from him with a vehemence which scattered the nutshells over the cloth; 'I'll have a deal with you for this place. I want to help you, and I have been thinking for some time past that if I could pick up a box such as Ashwater, with a bit of land attached—a sound riverside freehold in which I could lay out my money to advantage—I'd buy it. Will what I propose suit you?'

Mr. Desborne turned deadly pale; as he essayed to speak he looked, indeed, white as the snowy tablecloth from which Mr. Tovey was collecting some of the shells that had

escaped from his plate, but before his guest lifted his eyes he managed to recover himself, and said :

‘I don’t think that would quite do. I certainly should not like my uncle to imagine——’

‘You are quite right ; that did not occur to me,’ interrupted Mr. Tovey. ‘No, you ought not to play tricks with your chances. He will leave everything to you in the ordinary course of events. I see your meaning exactly.’

On the face of this earth there never was any idea more widely different from the objection in Mr. Desborne’s mind than the one suggested by Mr. Tovey, but when that idea was put thus plainly, he acquiesced in it even while hating himself for doing so.

‘He’s as rich as a Jew, I suppose,’ went on the visitor, accepting silence for consent.

‘I know nothing whatever about his means. I only know he is the kindest and the best man in the world.’

‘An observation highly creditable to both parties, I am sure,’ said Mr. Tovey in a spirit

of irony, but still with a gravity worthy of all praise.

‘It is an observation which feebly embodies my real feeling.’

‘Quite so,’ agreed Mr. Tovey, nodding. ‘He must have saved a lot of money.’

‘He has never been communicative about his private affairs,’ said Mr. Desborne coldly.

‘Wise men never are. Your share in the business must tot up to something considerable.’

‘Pretty well. I can’t complain.’

‘You as Head of the Firm, too, take the lion’s share, eh?’

‘Scarcely, though in our office the son of the elder brother has always been regarded as the Head of the Firm, the division of profits is tolerably equal.’

‘The property has not gone with the title, in fact?’

‘No.’

‘And you are doing a fine business?’

‘As times go—yes.’

‘And this place is your own?’

‘Yes.’

‘Not mortgaged?’

‘No.’

‘And your wife has her marriage settlement of ten thousand pounds?’

‘She has.’

‘And you have neither chick nor child?’

‘No.’

‘Then how the deuce does it come that you are short of money?’

‘I told you at our first interview I have been outrunning the constable a little.’

‘A long way, it seems to me.’

‘A long way, then, if——’

Whatever may have been going to follow Mr. Desborne’s ‘if’ was cut short by the entrance of coffee.

‘I don’t care for any, but I’ll just take a cup,’ said Mr. Tovey, addressing his host, but looking hard at the maid who handed round the tray.

‘Leave it on the side-table,’ directed Mr. Desborne, and the maid withdrew.

‘That is a pretty young woman,’ remarked Mr. Tovey.

‘She is nice-looking.’

‘What does your wife think of her?’

Mr. Desborne stared at the speaker, then replied :

‘I believe she thinks her nice-looking, too.’

‘Did she make this coffee?’

‘I should say not; the cook, more probably.’

‘If I were coming here often, I should ask you to let me give your cook a lesson.’

As there was nothing less likely than that Mr. Tovey would be frequently entreated to honour Ashwater with his presence, Mr. Desborne only asked :

‘Do you not think it good, then?’

‘Good! no, the English can’t make coffee; they do not know how.’

Mr. Desborne had tasted coffee made in France, and was vain enough to think that in his own house compared not unfavourably with it. His guests had likewise lauded the erring cook’s skill; but it was of no use for him to state these facts. From Mr. Tovey’s dictum there could be no appeal. Than his judgment was no higher court.

When a man possesses not only brains, but money, and when no other man, unless he

lacks brains or money, or both, ever seeks his help, it is small marvel that the owner of two such good things should grow to regard himself as omnipotent. Mr. Tovey, at all events, considered he was, after a fashion, omnipotent and well-nigh omniscient. He knew he could to a certain extent rule destinies, and he fancied he could also read hearts.

He believed he was reading Mr. Desborne's then, 'Like an open book, sir,' and laughed to himself while he pushed aside his cup, as he had pushed aside his plate, spilling some of the coffee on the cloth, as he had scattered some of the nutshells.

'Oh, beg pardon,' he said, trying clumsily to remedy the mischief by dabbing his serviette on the stain.

'Pray do not trouble yourself; it is of no consequence,' exclaimed Mr. Desborne.

'I am afraid I must leave it to the laundress,' confessed Mr. Tovey. 'I am sorry to have been so careless, but the fact is, I was thinking of something else;' and, thrusting his hand into the breast-pocket of

his coat, he produced a long blue envelope, out of which he extracted some business-like-looking papers that he proceeded to lay before him on the table.

There came a light into Mr. Desborne's eyes, but the lines about his mouth did not relax. The tension of that long afternoon had told; he was not sure, he felt afraid to hope.

‘I like you,’ began Mr. Tovey, speaking with great deliberation; ‘we both know why, and because I like you I have brought what you want against my better judgment.’

‘Why against?’

‘I will tell you presently,’ said the other, cutting across his question. ‘These are the bills drawn at three months, the period you named.’

This was interrogative, and Mr. Desborne answered:

‘Yes.’

‘I am charging you bank rate, and two per cent. commission,’ proceeded Mr. Tovey.

‘Thank you.’

‘Do you exactly follow me?’

‘ Perfectly.’

‘ I do not think you do. In addition to the ordinary discount, I have charged the—for me—very moderate commission of eight per cent. per annum.’

‘ I understand you clearly——’

‘ And I have drawn a cheque for the difference, which is dated to-morrow ; the bills are likewise dated to-morrow, so every possible advantage is given to you.’

‘ I am greatly obliged.’

‘ I want no misconception about the matter, If you will do business with me, do it with your eyes open. Do not say hereafter you were drawn into this affair—that you were misled, hoodwinked.’

‘ I shall say none of those things.’

‘ Or think them ?’

‘ Or think them.’

‘ Very well, here are the bills. Be good enough to accept them. I see ink over there ;’ and Mr. Tovey obligingly rose and, taking a stand from the sideboard, placed it on the table after folding back the cloth carefully, mindful of previous misadventures.

‘Where am I to sign?’ asked Mr. Desborne, holding the pen Mr. Tovey gave him above one of the slips of paper.

‘Where? Good Lord! have you never accepted a bill before?’

‘Never.’

‘Nor drawn one?’

‘Never.’

Mr. Tovey looked at so much innocence doubtfully for a moment, then drew in his breath with a low, curious noise. ‘I did not suppose there was a man in England could truthfully say as much,’ he remarked.

‘Is the fact so extraordinary, then?’

‘Extraordinary? I should think so! Now let me show you,’ and he dashed off ‘Accepted payable.’ ‘Where do you bank?’

‘Oh, not at my bank, for Heaven’s sake!’

‘Where, then—your office?’

‘No; worse and worse! Must they be made payable somewhere?’

‘Why, of course they must; you are a pretty sort of lawyer not to know that. Shall I say my bank?’

‘If you please.’

‘ Very well, then, just sign your name there, or, rather, do not till I have said my say. Across that bill-stamp lies the direct road to ruin. The moment you write the words “Edward Desborne” you will have taken the first step along it.’

‘ That is but a poor jest, if you mean it for one.’

‘ I do not mean it for a jest at all ; I am as serious as I ever was in my life. I know exactly what has happened in hundreds of similar cases, and what will happen in yours. You think now you will be able to meet those bills in three months and three days. You will not. You believe now that date is a long way off. It is not ; the weeks will run by so fast that before you can clap hands you will find yourself counting the hours till your acceptances will be with the notary. Be advised : have nothing to do with me or others like me, except in the way of buying and selling. Give me back my cheque, and throw those bills in the fire. If you do not, you will have begun to play a game with fortune, in which you are sure to lose.

Come, let me be your friend indeed ;' and he took up the papers and made, as though he would have torn them in two, when Mr. Desborne snatched them out of his hands.

' Prove yourself my friend indeed by being my friend in need,' he said, with a nervous laugh. ' Do not be afraid. I shall be prepared to meet my acceptances at the proper time. Where do I sign — here ?' And, hurriedly writing his good name on the three stamped slips, he blotted off and handed them to Mr. Tovey, who, letting the bills lie on the table before him, watched Mr. Desborne as he took possession of the cheque and glanced at it.

' You have crossed this,' he said.

' Of course,' answered Mr. Tovey.

' I should like an open one.'

' Afraid to sully your banking account by passing my cheque through it ?'

' No, but——'

' Yes,' finished the other. ' Here, give it to me ;' and, having written ' Pay cash ' and initialled this mandate, he returned the

document to Mr. Desborne and ended the transaction.

‘It is about time I was getting back to the station, I think,’ he said, after a minute’s silence.

‘I will walk with you.’

‘Many thanks;’ and they sallied out together.

‘You have a rich ward, have you not?’ asked Mr. Tovey as they walked along.

‘Client,’ amended Mr. Desborne, not inquiring of whom he spoke.

‘Then why did you not ask her for money; five per cent. would have been a cheaper rate for you, and a higher than she is probably receiving.’

‘No, she gets five per cent.’

‘The deuce she does; well, you might have offered her six.’

‘Do you suppose I would ask a client and a girl to advance me money?’

‘I don’t see why you should not, all being fair and above-board.’

‘Well, I couldn’t, and if I were disposed to do a thing of the kind——’

‘Your uncle might object.’

‘He would, undoubtedly.’

Mr. Tovey’s cigar had gone out. He stopped, struck a match and lighted it again. When it was glowing red he spoke once more, this time as if in soliloquy :

‘Profitable business, wealthy clients, unmortgaged property, wife with settlement, rich uncle—where does the money go?’

‘Did you speak to me?’

‘Yes; where does the money go?’

‘I don’t know,’ replied Mr. Desborne, inspired by some spirit of truth.

‘But, my good sir, you ought to know. There is a leak in your ship, and if you don’t find out where it is and stop it, not only your ship will founder, but all hands be lost. You set to work before it is too late. I have an interest in the ship now, so I must speak. Whatever the pleasant vice may be—dice, horses, women, cards, the Stock Exchange—get it within reasonable bounds, and keep it there, or, commercially speaking, you are a dead man.’

‘Before Heaven,’ said Mr. Desborne, with

passionate energy, 'there is no vice. I do not gamble, or bet, or speculate. I have no separate establishment, and I am not extravagant.'

'Then once more I ask, where does the money go?'

Mr. Desborne was about to reply, when there came a wild rush, a shriek as of some lost spirit in despair, the grinding sound of a brake gripping the metals, and the London train steamed into Teddington Station.

The usual Sunday night contingent was on the platform taking leave of friends hurrying to secure places. 'Take your seats; take your seats, please!' cried the porters. 'Going on, sir?' asked the guard. 'Smoking carriage? Yes, sir;' and next moment Mr. Tovey was securely shut in and at liberty to devote all the powers of his mind to the solution of that unanswered problem, 'Where does the money go?'

'At all events, I shall get mine,' he reflected, 'and I told him the gospel truth. Yes; what I said was truth, if the devil spoke it!'

CHAPTER VI.

WHERE THE MONEY WENT.

IN the sad, cold twilight of a November morning Mr. Desborne stood on the little landing-stage, where Mr. Tovey had loitered overnight, looking at the Thames, swelled with recent rains, hurrying, hurrying away.

As he stood, he thought of many things, and none of them pleasant. It was not the hour, the season, or the place for happy reverie. The leafless trees, the sodden grass, the turbid water, the dull gray sky, unrelieved by even the reflection of a rising sun, composed a picture which could but be considered unique in its melancholy depression. All around, Nature seemed sobbing like one broken-hearted—from every branch and twig,

from every leaf of laurel and blade of grass, moist tears were falling.

The long boughs of the weeping ash, the last survivor of four giants that had given the place its name, were dipping like whips into the river and troubling it. There was not a sound of human life, not a splash of oars, or cry, or whistle; the very birds were dumb for the time. Nothing broke the stillness save the flow and fret of the water, and even that seemed more a mournful accompaniment to the song of silence than music made by itself.

It was indeed as sad a scene as can well be conceived, and one which formed an appropriate setting to Mr. Desborne's thoughts. He had slept badly; night had reminded him of much which day would enable him to forget; but the spell of darkness still lay heavy upon his heart, and he was wondering, while, 'weary and full of care,' he leaned over the water hurrying ever and ever onward to the sea, whether men have a right so to burden themselves, that when alone for a moment they can think of nothing save money—how

to get it, how best to dole it out among the largest number of importunate creditors, how to put off paying it, where to find more when the amount possessed—whether that amount be large or small—is spent.

He had been going through all these exercises the while slumber refused to close his tired eyelids, and risen at the first streak of dawn, hoping with movement to disperse the phantoms which kept watch around his bed.

‘A man has no right,’ he wearily decided, ‘so to swamp his life. He has but one to live; the day he loses now can never come again—the spring, when he feels too sick at heart to delight in the budding leaves and springing crocuses; the summer, in which all its wealth of beauty appeals to his sense in vain; the autumn, when the hanging fruit and glorious tints pass before his tired sight without refreshing it; the winter, when the white snow, the hanging icicles, the frost-bound earth, bring no kindly message from his lost boyhood, no gracious memory of his happy youth, can return no more—he has sold himself into a worse than Egyptian bondage;

but when a man has so sold himself, when he has swamped his life, when he has bound himself to serve a god he hates, what is he to do? What am I to do?

The hurrying river flowing swiftly gave no answer, the dripping trees only poured down their tears more abundantly, and his own heart sank low because it knew not how to offer advice or consolation.

‘Where has the money gone? where does it go?’ he repeated to himself, which was indeed a most pertinent question, and one to which it behoved him to obtain an answer, because in the watches of the night he had parcelled out Mr. Tovey’s cheque, but to find the whole sum was as a drop in the ocean of his debts.

The remark that a man never feels himself so short of money as immediately after he has received a large amount may sound paradoxical, but most struggling men know it to be absolutely true.

Ideal wealth is elastic; actual gold is confined within bounds and limits which cannot be passed.

A banking account is one of the least sympathetic facts in modern life. To ordinary customers it says, 'Thus far shalt thou go and no further,' and to this decision it adheres with admirable tenacity. Precisely the same result ensues when a person elects to keep his money in a stocking. If he put only twenty sovereigns in, no known secret of alchemy will enable him to take more than twenty sovereigns out; and it is this inexpansive peculiarity of the precious metals which renders absolute contact with them so unsatisfactory.

Those who wrote the fairy tales children, old and young, still delight to read were aware of this idiosyncrasy, and got over the trouble by putting fancy into every casket, treasure-chest, and jewel-box. Thus the money never came to an end; and in like manner the wealth which is to be ours, but is not, seems inexhaustible and all-powerful.

Till Mr. Desborne received the produce of those acceptances across which he had been solemnly warned lay the king's highway to ruin, he could have sworn the amount would

clear him of difficulty, make existence pleasant as it once had been, and endow even the routine of business with a charm long unknown.

Now, after a night spent in mentally counting it over, he felt he had miscalculated. The goodly cheque, which on the previous evening seemed to warm his heart, chilled it because, in addition to the accounts that money so painfully raised could not pay, he knew at the end of three months the sum itself would have to be refunded.

And till then and after then how was he to go on? It was easy to calculate the money likely to come in—the money which possibly would come in—but what arithmetical learning could tell the amount that might have to flow out?

How had he got into such a corner? How was he to escape from it? With an impatient sigh Mr. Desborne turned his eyes from the water, swept the horizon with one comprehensive glance, gazed wistfully at the opposite bank, as though there lay the answer to his perplexity; after which, with a slight

shiver, he left the riverside and walked slowly back to his house, pondering as he went the question Mr. Tovey had so plainly propounded.

‘Where is the leak?’ he said to himself, taking out a small memorandum-book and looking at some figures pencilled on one of the leaves, which proved conclusively where a great deal of the money went. ‘Can I stop that? No. All I can do is to try and make a larger income. I have been indolent, indifferent; I will see if I cannot put affairs to rights, because it seems vain to expect help from any other source—unless——’ But there he paused, because of the thought which had come unbidden and made him hate himself.

‘My uncle is right,’ he considered, trying to kill the horrid idea and bury it for ever far from mortal ken; ‘I ought to stick more to business. That is my first duty, and I will fulfil it. My wife is more to me than mankind. I must make money faster, if only to meet these bills. I will turn over a new leaf, not to-morrow, or the to-morrow after, but to-day;’ and involuntarily he quick-

ened his pace, as though he knew of some profitable matter waiting his return.

When he entered the dining-room, however, it was empty—not there might he hope to find the nuggets his soul craved for. The only gold-field available for him was the City, where hundreds and thousands as clever and more persevering than he were struggling, fighting, for even a few grains of the precious dust.

It all came over him like a chill, cold wave that he had let his opportunity slip—that he had been too sure, too careless, too indolent. Not by such as he, not by fits and starts, had the great Desborne business been made. The men who went before him had risen early, and late taken rest. West-End drawing-rooms had seen little of them, and City offices much. They had considered solid success, not the vagaries of fashion. They had taken pleasure in their work, and kept their money when they got it. They had gone in the morning to their day's employment with quiet minds, and returned home at evening with consciences at ease. They did not run into

debt, and lie awake o' nights thinking how they could stave off creditors, from what source the wherewithal to tide over some threatened crisis might be obtained.

He had done what that reverie at early dawn told him no man had a right to do—sold his future for no pleasure, or comfort, or profit, but only for loss, and sorrow, and misery. He had gone on and on, blindly believing the harvest he had sown would never be reaped, but now he could close his eyes to facts no longer; he might only be saved by a miracle, and that miracle must be wrought by himself.

Was he strong and brave enough for such a fight against circumstances and his own nature?

That remained to be seen; meanwhile, as a beginning of the economy he intended to practise, as he walked along the strange and disagreeable road henceforth to be travelled, he emptied his pockets of all the money they contained, excepting a few shillings, and thus impoverished set out after breakfast for London.

Arrived at Waterloo, he modestly climbed to the top of an omnibus which set him down at the Stores in Queen Victoria Street, whence he pursued his way to Cloak Lane, taking no notice of any crossing-sweeper, and giving to no beggar as he went.

Quite a new experience for the kindly gentleman, but one which filled him with a dangerous feeling of virtue and self-denial.

As the day went on, his doubts and fears subsided, and he began to look more hopefully on his position. He did not go out until nearly two o'clock.

He was happily in his office when a new client called, who brought some good business. He summoned up sufficient resolution to absent himself from a meeting where measures were to be discussed for sending relief to the distressed inhabitants of a very distant country. He dismissed a gentleman who called to solicit alms for some deserving protégé with a trifling contribution ; he declined to see several strangers who refused to send in their names or state their business ; he even proved inaccessible to a 'sister' whose pleadings he

knew he could not withstand if he allowed her to appear before him and conduct her own case. Altogether, it may safely be said he had never mortified himself and others so much in the course of any previous morning; and when he went out to cash Mr. Tovey's cheque, it was with the firm conviction that if the signs of being on the right path are rough stones, sharp thorns, and everything unpleasant that can be imagined, he was at last surely travelling in a safe direction.

He took train at the Mansion House Station for St. James's Park, whence he walked across a bit of fashionable country to Mr. Tovey's bank.

'How will you take it?' asked the cashier, when Mr. Desborne presented that gentleman's cheque.

No unpleasant 'referring back,' or hesitating, or looking twice at the simple slip of paper, or going through any of those forms which prove too surely that a customer's account is either insignificant or doubtful.

Nothing doubtful about Mr. Tovey's lordly order to pay Edward Desborne, Esq., who

answered 'Short' in a tone that showed he had been accustomed to receive the proceeds of many large cheques, even though unaware of the legitimate manner in which to accept a bill.

It occupied a couple of minutes to enter the notes; then they were pushed across the counter to Mr. Desborne, who, after counting, placed them in his pocket-book, and said, 'Thank you; good-afternoon,' and departed.

Just as he left the bank a particularly wretched-looking woman asked him for alms in God's name.

In a moment all Mr. Desborne's resolutions were swept away. Should he, who had been helped, it seemed to him then, almost miraculously, refuse to help another? Should he, who was going to turn over a new leaf and try to make such a good thing of life, remain deaf to an appeal which might mean the turning over, instead of leaving unturned, of a new leaf in the experience of someone else? No, he could not. He felt as many a woman feels when, leaving a confectioner's shop, she sees a group of poor children flattening their

noses against the window, only more surely, that he who has received ought to distribute.

It was a joy to be satisfied once again that charity might be deemed not merely a harmless gratification, but an absolute duty.

It was not his part to decide whether the suppliant had been worn to a skeleton by disease or dissipation ; whether those deep lines across her forehead were graven by trouble or remorse ; whether all colour had been taken from her cheeks by long vigils or gin.

Hers was the blame if she asked unworthily. His would be the blame if he condemned, knowing nothing of her past ; and therefore, ere he turned away, she was the richer and he the poorer by two-and-sixpence.

Not a matter of much consequence, perhaps, save for this—that barriers are easily broken down, and no known method of division can extract more than eight half-crowns out of a sovereign.

Directly Mr. Desborne parted from the woman, he bethought him it was unwise to

walk through the streets with such a sum of money about his person, and the usual result followed.

If his former small extravagance had donned the mask of charity, this expenditure assumed with equal ease that of prudence. Another man in his position, if wise, would have buttoned up his coat and returned by the way he came, to St. James's Park Station. Not so Mr. Desborne; to hail a hansom, jump into it, saying 'Royal Exchange,' and to be off as fast as a good horse could go, seemed to him the natural way to save both time and money.

When he reached the City he did not pay the driver his strict fare—that had never been Mr. Desborne's way. Excuses for liberality were always easy to find. Either the weather was hot or cold, or the horse good or worn out, or the man cheerful-looking or miserable—no matter what the state of man, horse, or weather, Mr. Desborne was sure to find some reason why his purse should pay tribute.

He told Mr. Tovey the simple truth; he

had no personal vice as the world and religion account vice. Further, he had no personal extravagance. He ate and drank and dressed plainly; yet money sifted through his fingers like sand.

He could deny himself, but he could not deny others; and it was for this reason, probably, that some persons thought him prodigal.

For this reason, certainly, he was prodigal, and when, after paying the cabman and banking the proceeds of Mr. Tovey's cheque, he found himself walking down Abchurch Lane, this conviction pressed home. He began to feel doubtful about many things, and to consider that he must keep a stricter watch over his expenditure than even limiting the silver in his pocket to a certain sum per diem.

He would not be profuse, he would not even be ordinarily liberal, till times improved and things were very different. Yet such a case as that of the poor woman—what could he do? How could he stand coolly by and see the horse starve while the grass, his grass, was growing?

He could not do it ; but he could do other things. He could devote himself more to business, and make a larger income, and refrain from subscribing to every charity, and be most economical, and spend the days to come as he had spent that day—in a manner as exemplary as disagreeable.

When he entered his office he found Mr. Thomas Desborne writing busily.

‘ I do wish, Edward,’ said that gentleman, suspending his employment for a moment, ‘ when you intend to absent yourself for hours you would mention the fact. We have not such an enormous number of clients we can afford to offend any of them.’

Now, this speech seemed hard to Mr. Edward Desborne, whether addressed to him in his true capacity as Head of the Firm, or in his new character of repentant prodigal. He had that morning refrained from indiscriminate giving, he had remained at his post till nearly two o’clock, not even going out for luncheon, he had hurried to the West-End and driven back rapidly to the City, he had not stopped to talk with anyone, but hastened

from his bank to Cloak Lane, only to be received with a rebuke. Verily, the straight and narrow business path was not a pleasant one. At that moment he felt it was very much the reverse.

But he had a sweet temper. It was not his way at any time to return that sharp answer which breeds strife, and he was not going to answer sharply now, and so spoil all his good resolutions with a bad deed. He loved his uncle, and he owed him much, more than he could ever repay, and that afternoon there seemed a heavier debt on his conscience than usual, caused, perhaps, by something Mr. Tovey had said, and that he knew he himself had thought, for all of which reasons he replied without any trace of irritation in voice or manner :

‘ I will tell you for the future. I am very sorry I never thought of doing so to-day. Have you been wanting me ?’

‘ Mr. Gallett has. He came directly after you went out, and left word he would call again. He did call again about half an hour

ago, and when he heard you had not returned went away in a towering rage.'

'You did not see him, then?'

'No, unfortunately. I have only just got back from my appointment in Garden Court. Knevitt also was out; no one was, in fact, here except Tripsdale.'

'I wonder what Gallett wanted.'

'Perhaps something, perhaps nothing; but whether or no, I am sorry this matter should have happened, because he has influence.'

'He has, and will exert it according to the temper he is in. I did not go out till two o'clock. I have not even had any luncheon—was too busy to think of any. I will send Gallett a note—no, I will go round and see him; that is the best thing to do;' and, before his uncle could say 'yea' or 'nay,' Mr. Edward Desborne had departed.

The junior partner felt somewhat disconcerted. His ideas had been shaped after good old-fashioned patterns, in vogue at the time when Desbornes' house had the field comparatively to itself, when there was no 'going to and fro upon this earth'—at least, in

business hours, in the City ; when Desbornes' had many clients, and many partners to see those clients ; and when one of those partners would as soon have thought of dancing on the tight-rope as of running round to the warehouse of a man perfectly well able to walk to Messrs. Desbornes' office, and consult any member of the then firm who might, in a dignified way, chance to be at leisure, and willing to grant him an interview.

Desbornes', in truth, had once upon a time carried matters with a very high hand, and the spirit and the fragrance of that long-ago past still animated and hung around one, at least, of the partners, who, though he wished by all honourable means to attract and retain fresh business, did not like the notion of any member of the firm being at the beck of Dick, Tom, and Harry, and running like a lackey through the City after them.

Before he had settled the question satisfactorily, his nephew was back again, looking handsome and pleasant enough to gladden any uncle's heart. When Edward Desborne once took a matter in hand he never let the grass

grow under his feet. That, at least, could be said about him ; the trouble was, however, to get a matter taken up. If he could hand it over to his uncle, or Mr. Knevitt, or Mr. Puckle, he was only too ready to do so, and Mr. Thomas Desborne, as he lifted his eyes to that clever, eager face, all aglow with excitement, felt ready to forgive any lack of dignity for the sake of such unwonted attention to business.

‘ Did you see him ? ’ asked the elder man, meaning Mr. Gallett.

‘ Yes, I was in the very nick of time ; found him in the deuce of a temper, locking up his safe and preparing to go home. The clerk, it was plain to see, did not wish to admit me, but I walked past him, and in two minutes all was right.’

‘ What did he want ? ’

‘ His son-in-law is going to turn his concern into a limited liability company, and he wished to know if we would act as solicitors.’

‘ Oh ! And you ? ’

‘ I said that though we did not care for that

sort of thing, as a rule, we felt so satisfied concerning Mr. Evelington, his grease, and his father-in-law, we would go into the affair with pleasure.'

'You did not word your acquiescence to him precisely as you have done to me, I conclude.'

'Of course not. I went into the matter with so much gravity of manner and in such a spirit of sympathy that I gathered Evelington Company, Limited, is intended to be but the forerunner of changes mightier still. Gallett's Soap Works will soon, if I mistake not, be transformed into Gallett, Limited—quite a private affair, all shares being taken up by the family.'

'This is indeed a transformation scene,' commented Mr. Thomas Desborne; 'I wonder what it means?'

'It means,' returned his nephew gaily, 'that, as Mr. Gallett himself observes, "times are changed, sir, and we must change with them. Our grandfathers marched to one tune, but we must march to another, if we would not be left hopelessly behind."'

‘Did Gallett say that?’

‘He did indeed. I have neither added to nor taken from what he evidently considered his very original remark. He was in an exceedingly talkative mood, and if he had not been hurrying to meet Evelington, I might have heard much more. As it was, I learnt he has it in his mind to sell that nice old place of his—the house and grounds for an asylum, and the land for building.’

‘Dear me!’ sighed Mr. Thomas Desborne. ‘That place has belonged to the Gallett family for over a century.’

‘So the old sinner told me. He was affected about the matter almost to tears, but then he had been lunching with Evelington.’

‘And to think of turning his business into a company! It is as bad almost as hearing of Desbornes, Limited!’

In his heart Mr. Edward Desborne felt that would be rather a good hearing if money were likely to come out of it, but he only said:

‘Lawyers have not got to such a pass yet, and I do not suppose they will in our time.’

‘I earnestly trust not. Still, things are

changing so fast, there is no telling what may happen. Mr. Gallett is quite right when he says we are marching to a different tune from that our ancestors kept step to. To my mind, the old tune was the best, however.'

'It was the best,' agreed the Head of the Firm, thinking of those prosperous days when a partner in Desbornes' was considered a sort of Cræsus.

'Come upstairs, Ned, and have a cup of tea,' suggested Mr. Thomas Desborne, laying his hand affectionately on the younger man's shoulder. 'It is a bad thing to fast so long. Why did you not go out and have something to eat?'

'I was too busy, for one thing, and, for another, I felt in a working humour, and knew if I went to my usual place I should meet somebody who would detain me.'

'But surely you need not have gone to your usual place.'

'No; but wherever I go I am sure to meet some person I do not want to meet.'

'What sort of person?'

‘ Oh, the man who asks one for a subscription, or to get up a subscription, or to take up a case, or give a letter for a hospital, or interest one’s self about an orphan lad, a widow, or a deaf-mute.’

‘ Poor Ned !’

‘ Well, I need not tell you, uncle, I like to give and I am willing to help, but giving takes money and helping takes time.’

‘ Undoubtedly ; but since when, may I ask, have your eyes been opened to these facts ?’

‘ Since yesterday, I believe ; at all events, I had a long think this morning over the question, and I made up my mind to follow your advice and stick closer to business.’

‘ I am very glad to hear you say so.’

‘ Yes, and I mean to stick to business. I want to make money—a lot of money.’

‘ You are not singular in that desire.’

‘ Hitherto, I have not taken the best means to compass it, though.’

‘ You have not ; it is never too late to mend, however.’

Mr. Edward Desborne remained silent. If

he had entertained any hope that his uncle would ask why he wanted money so badly, and, as on many previous occasions, suggest presenting him with a cheque, he was doomed to disappointment. Mr. Thomas Desborne was a careful, and by no means impulsive, man, and it was not in his mind to present any more cheques to anyone, unless he saw that very good results were likely to come about from doing so.

‘It takes such a lot of money to get on nowadays,’ resumed his nephew after a pause.

‘So I am told—often,’ answered Mr. Thomas Desborne dryly, and there ensued another short silence which was employed by the senior partner in looking out of the window, and broken by the appearance of tea.

‘Will you have a chop, Ned?’ asked Mr. Thomas Desborne.

‘No, thank you,’ answered his nephew absently, still letting his eyes wander over the beauties of Cloak Lane. ‘I am sure you are right,’ he went on suddenly; ‘the world went

on better when men lived with their business.'

'They can't live with their business now,' was the quiet reply.

'But you——'

'I am the exception which proves the rule. If I had a wife and family, I could not live here. If I had a wife and family, how could I afford the rent of any house in the City where it would be possible to lodge a wife and family?'

'Still, you have always maintained that it is not well for a man to live very far from his business,' persisted the other.

'I always will maintain—you have no cream, Ned—I always will maintain it is not well for a man to live where he may be tempted to forget the fact that he has a business. If he will only keep that fact in his mind, and remember he must attend to that business in order to maintain himself and family, I do not believe it matters much where he lives.'

'I see.'

'The mischief nowadays is that business

men not merely are tempted to forget their business and the debt of gratitude they owe to business, but they wish to forget—they are ashamed to acknowledge—they make their money in trade. In the young folks' slang they try to "cut the shop," and, as a natural consequence, the shop frequently cuts them. It was different once upon a time. A merchant was proud of being a merchant, a shopkeeper of his well-filled shop, a ship-owner of his fleet of vessels, a goldsmith of his stock of magnificent goods, a solicitor——'

'Yes, uncle. A solicitor?'

'Of his knowledge of law, the number of his clients, his standing, the good opinion in which his fellow-citizens held him, the honourable position he filled, the posts to which he might aspire: these were all legitimate subjects for pride, laudable objects of ambition, much more legitimate and laudable than——'

'Will you not finish your sentence?'

'I think not, Ned; the theme ran away with me, or I might never have said so much.'

'I am glad you did. I know pretty well

what you were going to add, and can finish the sentence for myself.'

'Have another cup of tea?'

'Thank you, I will. I never get such good tea anywhere else.'

'You never get good tea made so well anywhere else. Is not that it, rather?'

'Perhaps it may be.'

'I am giving Miss Fermoy a series of lessons in tea-making, so that when she marries, her husband may find he has wedded a past mistress in the art.'

'Do you think she will marry?'

'I hope so. One day—and well.'

'Does she see much of young Vernham?'

'She sees nothing.'

'No?'

'The offer she made him put an effectual stop to the familiar intimacy of old.'

'What offer?'

'Of half her fortune.'

'You do not mean that?'

'That is precisely what I do mean.'

'Did Miss Fermoy tell you?'

'No, but Vernham did.'

‘He refused?’

‘Of course.’

‘But why should such a suggestion have changed their former attitude? She did not propose that she should go with the money, I conclude.’

‘Nothing was farther from her thoughts. He showed me her letter, and a simpler, more innocent, more womanly letter I never read.’

‘Half her fortune! only think of such a thing!’

‘Yes, only think of it.’

‘Still, I cannot understand why so generous an offer should alienate two old friends, for they were old and good friends, though not of the same rank.’

‘I can understand. The mere fact of making such an offer raised her; the mere fact of receiving such an offer pulled him down a little—in his own estimation.’

‘You think that is the light in which he regards the affair?’

‘I am very certain that is the precise light in which he regards it.’

‘Oh!’

‘You see how utterly hopeless it would be to try to make up a match between them.’

‘Yet she is wonderfully improved — in manner and speech, I mean.’

‘By this time next year we shall see a greater improvement still ; but whatever improvement there may be, she will always remain to Mr. Vernham Timothy Fermoy’s daughter, the girl who sold vegetables in a lean-to shed at Battersea.’

‘It is a pity.’

‘But natural ; indeed, I confess I consider the young man’s mental attitude not merely natural, but after a fashion worthy of praise. You see, money has placed the girl in his estimation on no higher a platform than she occupied before.’

‘That is true ; still, I feel sorry she has lost a friend.’

‘She has not lost a friend. Were she poor or in trouble to-morrow, the old relations between them would be re-established. There, now, have I not given you something to think about ?’

‘ You have indeed. Half her fortune ! Yet it is just what we might have expected.’

‘ From such a girl—yes.’

Mr. Edward Desborne sipped his tea, which had grown quite cold, reflectively. Mr. Thomas Desborne crossed his legs and assumed a meditative attitude. Outside, the November twilight was being slowly but surely chased by the shadows of coming night. Inside, the fire burnt with sufficient brightness to make the room cheerful and home-like ; the clock on the mantelpiece ticked drowsily. Everything was so quiet the two men might have been shipwrecked mariners cast on a desert island, and the muffled roar of London traffic, which made itself heard even where they sat, the monotonous sound of the sea washing over a level and sandy beach.

‘ Ned.’

It was Mr. Thomas Desborne who broke the spell of silence.

‘ Yes, uncle.’

‘ I want to do something.’

‘Then why do you not do it?’ asked his nephew in surprise.

‘I should not like to take a step of the sort without your consent.’

Just for a moment it seemed to Mr. Edward Desborne that his heart stood still. Were the gods in very truth deriding him? had Fate chosen him for her sport, then?

‘What is it?’ he said, in a voice which seemed strange in his ear by reason of the blood rushing to his head, which seemed half to deafen him. ‘Are you contemplating marriage—or murder?’

‘Marriage is not for me,’ answered the elder man, ‘and I have no desire to murder anyone; but I should like, if you have no objection, to engage another clerk.’

Mr. Edward Desborne felt in no mirthful mood, yet he broke into a laugh. It was the laugh of reaction, not of merriment, and seemed so uncalled-for and sounded so strange that his uncle could but look amazed at this surprising reception of his not very extraordinary remark.

‘What is amusing you, Ned?’ he inquired.

‘I beg your pardon,’ answered Ned, ‘but it is such an anti-climax. Who could have supposed so portentous a beginning was to end only in a clerk!’

His uncle made a gesture of impatience.

‘Do you object to my engaging another?’

‘Object, my dear uncle! why should I object? Do I ever object to anything you propose? Have another clerk, or a dozen if you see fit, for that matter—only——’

‘Only what?’

‘Do you think work enough can be found to occupy him?’

‘I think work enough ought to be found.’

‘Then have him by all means, whoever he may be.’

‘Ned, Ned, I am speaking quite seriously.’

‘And so am I. The only part of the business that I fail to grasp is how we are to find work for another clerk, unless we can set him, like a gentleman of very doubtful character, to spin ropes of the sea-sand.’

‘Adam Smith says,’ observed Mr. Desborne, taking no notice of this suggestion, ‘“A man grows rich by employing a quantity of manufacturers—that is, artisans or clerks; he grows poor by maintaining a multitude of menial servants. . . . His services (that is, the services of the menial servant) generally perish in the very instant of their performance, and seldom leave any trace or value behind them, for which an equal quantity of service could afterwards be procured.” Now, I want you to lay that statement to heart; for we have been economizing in our manufactory—Cloak Lane—in order to spend in York Street and at Ashwater.’

‘Do you think I have been spending unduly, then?’

‘I make no accusation, Ned. All I want to point out is that in our case, where the largest outlay ought to be, the smallest expenditure is found. We have been pursuing a wrong system, and I want, if possible, to begin on a right one; therefore, as poor old Binning is now adrift, I will, with your permission, take him on here and see whether

it be not possible to nurse this business once strong enough into a better state of health.'

'And I will help you, uncle, with heart and soul. I feel ashamed of myself. I vowed this morning that I would devote more time, more care, more thought to business, and I intend to keep that promise. You shall not have to reproach me with negligence again.'

The Head of the Firm spoke in a tone of eager conviction, but Mr. Thomas Desborne did not receive these assurances of amendment with any great enthusiasm. As a rule, outsiders do receive such assurances with a sort of modified belief and restrained pleasure which is the reverse of gratifying. Men's expressed resolves and avowed intentions rarely strike the same chord in other breasts such resolves and avowed intentions awake in their own. The music of performance is that which friends and relatives value, perhaps unduly, and inclined though he might be to hope, the wild strains Mr. Edward Desborne occasionally evoked out of the many excellent

things he meant to do often failed to produce any effect, save that of sadness, on his uncle's calm and well-balanced mind.

‘If you continue to devote yourself to business, Ned, as you have done to-day, we shall soon retrieve the past,’ he said, trying to speak cheerily, for he did not wish to undervalue any effort in the way of improvement. ‘I have never thought our position hopeless; a little common-sense and a little application are all we want to enable us to hold our own. In the face of so much opposition we cannot expect, perhaps, to regain altogether our old standing, but if we choose we may yet do very well—very well indeed.’

‘And we will,’ finished his nephew, rising. ‘I must be off now, though I wish I could stay for hours, it is so pleasant here; but there are some things I have to attend to at Teddington.’

‘In that case I will not try to keep you,’ said the elder man a little wearily. ‘Good-bye for the present, and God bless you!’

‘God bless you, uncle!’ returned Mr.

Edward Desborne with fervour. Spite of the load of care pressing him into the earth, spite of the ugly thoughts which would now and then crop up in his mind, he did love his best earthly friend most tenderly, and when he plunged from Cloak Lane into the deeper gloom of St. Thomas the Apostle, he heaved a deep sigh because he could not confide his troubles to the only man he believed competent to rid him of them.

‘I must get out of the mess as best I can unassisted,’ he thought, and, full of this resolve, he devoted himself after dinner to the pressing question of his liabilities and the sum he had wherewith to pay them.

Making a list of his debts, he decided, ‘I will send a cheque for so much to this man, and another for so much to that. A can wait a little, and so must B; that account ought to be cleared off’; and in this way he was plodding through a mass of bills, when, catching sight of a letter directed in Miss Simpson’s old-fashioned, lady-like hand, he thought he would rest himself by reading what she had to say.

As it turned out, she had nothing to say; the envelope merely contained some enclosures which fell to the carpet. Mr. Desborne picked them up, and even while he did so a foreboding of evil made him turn cold.

They were all from duns, and referred to debts he had never so much as heard of till that moment.

With a fainting heart he laid them flat on the blotting-pad, and looked at the sums stated to be owing, while the room seemed whirling round, and whirling him with it.

Pierre et Cie., Court dressmakers; Madame Sophie, a fashionable milliner; Highton, florist by appointment, etc., etc.; the more homely, but not much cheaper Budge, job-master, who supplied closed and open carriages, victorias, broughams, and various other vehicles, by the hour, day, or month, on 'reasonable terms.'

All this Mr. Desborne's weary eyes took in. Only four accounts, accompanied by a pressing request for settlement from each creditor—only four bills—yet the sum total represented an amount nearly equal to that

received by him earlier in the day across the counter of Mr. Tovey's bank.

‘Where does the money go?’ that gentleman had asked, and Mr. Desborne answered ‘he did not know.’

He knew now, however, for it was to Messrs. Pierre et Cie., Madame Sophie, Messrs. Highton, Budge, and their fellows, to butcher, baker, candlestick-maker, to exiles in Siberia, cannibals in Africa, starving Hindoos and ejected Red Indians, to say nothing of English widows and orphans, English blind, deaf, lame, diseased, the money had gone.

CHAPTER VII.

GUS FAILS ALSO.

EVEN Mr. Tripsdale's self-esteem was unable to blind him to the fact that his visit to Battersea had not proved a triumphant success. Indeed, as the 'bus he honoured by patronizing pursued its slow but sure way towards Blackfriars, he was fain to admit his forced march from Field Prospect Road and abandonment of the stores and munitions of war to the enemy were painfully like a defeat.

'Hang it! what was I to do?' he said, when fighting his battle o'er again after tea while seated by the firelight, which stole tenderly over Gussy's pale face, and played at a ghostly game of hide-and-seek with

shadows lurking in the dim corners and flitting noiselessly across the ceiling. 'I could of course have knocked the fellow into a cocked hat.'

Mr. Tripsdale was to Thomas Calloran as David unto Goliath, but then, to be sure, David won the day in his encounter !

'Still, a row might have ended in the police court, and that was a thing not to be risked. Any shindy of the sort would play the deuce with me in Cloak Lane, and as for Miss Fermoy's name being mixed up in a quarrel with such a lot as the Field Prospect gang, it is not to be thought of.'

'You were wise not to fight,' replied his brother, looking straight into the burning coals and thinking perhaps that Miss Fermoy ought to be spared for the future all trouble and vexation, perhaps that the rôle of David was not one to be rashly assumed in modern times and by lawyers' clerks.

He had no doubt of Reginald's courage—indeed, he knew him to be pugnacious as a bantam cock ; nevertheless, discretion is more often than not the better part of valour, and a

brawl with their client's connections would certainly not recommend itself to the Messrs. Desborne.

‘But, you see, that beggar got clear off with the five-pound note,’ said Reginald.

‘Yes, and you did not get the receipt.’

‘I was in ten minds to go after him to the pub and warn the proprietor not to let him have change.’

‘It is far better that you did not.’

‘I think so myself; still, the question now arises, what ought I to do?’

‘Get the receipt.’

‘All very fine, but if you saw the woman you’d know that to get anything from her was easier said than done; besides, I have not the time. I can’t be dancing up and down to Battersea every ten minutes in the day. No, the best course will be to lay the state of the case before Miss Fermoy and take her instructions.’

‘I should do nothing of the kind. She has had bother enough,’ said the pale young fellow, who was chivalrous as any Knight of the Round Table.

‘ I’ll be sworn she has, but what other plan can I adopt ?’

‘ Will you let me try if I can produce any impression on this terrible Mrs. Fermoy ?’

‘ You, Gus ! Why, she’d eat you up, body and bones,’ said Reginald, in the compassionate tone a tender giant might employ, if speaking to a small, fragile child.

‘ I don’t think she would ; at all events, let me go and see what luck I have. If you remember, in the old fairy tales, it was always some Hop-o’-my-thumb who got the best of ogres and wicked witches, and the like, and I fancy I might so talk to Mrs. Fermoy that she could be induced to act reasonably.’

‘ Could you induce a wild bull to listen to reason ? No, Gus, you must not go near that dreadful woman ; I should hate you to see her, even. If she—I mean, if she was in the same mood she was in this evening——’
broke off Mr. Tripsdale with a sort of gulp, leaving his intended sentence unfinished.

‘ I know what you were going to say, Reggie,’ answered his brother, taking Reginald’s hand and pressing it affectionately.

‘ You think Mrs. Fermoy might call me a cripple and a hunchback, and that I should feel hurt ; but you are mistaken. There was a time when any boy in the street had power to vex me, when I thought if I could only find some place to hide myself I should be happy ; but that is all gone and past. If I had made myself what I am, perhaps I might feel differently, but——’

‘ Oh, don’t go on ! Gus, I can’t bear it—I can’t—I can’t !’

‘ Not bear to hear I am happy, old fellow ? Well, that is queer, too.’

‘ I like to hear you are happy, but when I think of what you and I are—you so good and gentle, and I such a firebrand—and then consider I never met with any accident, but was left to grow tall and straight, while you, who might have been taller and straighter—no, it breaks my heart. Gus, do you believe me ?—if I could take your burden to-night, I would bear it cheerfully —thankfully — I would !’

‘ I know that, and far better than I have ever done. Who has carried all the heaviest

part of our trouble ? You. Who went out in the heat and the snow that I might sit by the fire or keep cool in the shade ? Who stinted himself in food to provide better fare for me, over which I often felt I should choke ? You. Who tried to keep all care from me ? Who, if he could have helped it, would not have let even the winds of heaven blow on me ? You. Who has preached silent sermons to me every day ? You. Whose love and patience and tenderness, greater than any woman's, have turned misfortune into a blessing for me ? You—you—you ! Don't try to speak, Reggie, for I know you can't without making a baby of yourself and me.'

Reginald Tripsdale did not speak, but he choked back something suspiciously like a sob, while his brother stroked the hand he held and sat thinking his own thoughts, which were not all pain ; for if the story of their lives so far had been somewhat sad, it was full of beauty, too, the beauty of self-reliance and self-denial, of resolute struggle, and beyond all—love.

' You will not refuse to give me pleasure,'

went on Augustus ; ‘ you will let me go up to Battersea and fight this terrible dragon. I won’t chaff her as you did—some people don’t understand chaff—but I will explain matters to her, and I should like, I cannot tell you how much, to do something for Miss Fermoy, for I am sure she is good.’

‘ She is,’ agreed Reginald Tripsdale audibly, adding to himself that surpassing proof of goodness, ‘ She held her tongue.’

‘ If you have a fancy to go giant-killing,’ he added, ‘ by all means take a run up to Battersea on Monday ; but don’t blame me should you get the worst of the encounter. Now, shall we turn out for a stroll, and try what Hoxton has to show us to-night ?’

‘ Yes, we have not been up there for some time,’ answered Gus with alacrity, for he understood his brother wanted to walk off the effects of their talk, and believed the naphtha lights, the cheap-jacks, and other allurements of Hoxton were delightful antidotes to bad spirits, which, indeed, was an article of faith with himself. On how many nights, in what seemed to their youth the far long ago,

had they not—anxious, cold, often hungry—sallied forth to one of these free entertainments, and found in the show distraction from their cares, light, warmth, and food for thought! In their time they had patronized Portobello in the remote west, and Stratford in the far east, Lambeth Walk in the south, and Pitfield Street in the north, with many less important thoroughfares thrown in as make-weights.

Wherever costermongers congregated and open-air meetings were held for the transaction of business or pleasure, or both, those lads had in their earlier days repaired at least on one night in the week, and as each district in London has its own particular humour and character, the Tripsdales could have claimed an almost exhaustive acquaintance with the peculiarities of every informal gathering in the way of an evening market round and about the Metropolis.

On the occasion of that especial stroll, however, the elder brother noticed that Reginald took his amusement sadly. He was not so quick as usual to catch the fun

of the fair or so ready to laugh at it. The patter of no medicine vendor could provoke a smile, while he regarded the most impudent cheap-jack with a scornful expression of bored disdain. 'The first individual,' he remarked, 'was not a patch on the fellow at Stratford Bridge, while the man Gus must remember selling little paraffin lamps in Lambeth Walk could but be considered worth a dozen of that donkey who was unable to palm off his wretched old umbrellas as new from the manufacturer.'

'We had better have run down to Kingston,' he said at last. 'There is always diversion to be had there on a Saturday night.'

'If we go on to Dalston, we can pick up something cheap for supper,' suggested Augustus, meeting the difficulty in a practical manner.

'Ay, let us go to Dalston. We can stroll along the Kingsland Road home,' agreed his brother with an air of gloomy resignation.

'He does not relish being beaten,' thought Gus, which, indeed, was the precise cause

of Mr. Reginald Tripsdale's dissatisfaction. Then and there, had circumstances permitted, he would have liked to return to Battersea and demand—if needful at the sword's point, figuratively speaking—Mrs. Fermoy's receipt or Miss Fermoy's five-pound note.

As this could not be, however, after they had made their purchases in Dalston, he suddenly remembered what a dead-and-alive place Kingsland Road was.

'Why, the Commercial Road is liveliness itself by comparison!' he said, and proposed they should take rail to Shoreditch.

'Tell you what it is, Reggie,' said his brother: 'you want a good supper, half a pint of bitter and a pipe to bring you to your better self.'

'Perhaps I do,' answered the malcontent. 'I want something, at any rate, to take the taste of that old woman out of my mouth.'

With a brave heart Augustus Tripsdale set out on Monday morning to face the foe. He walked with his brother down Walbrook, where the two parted company,

one bending his steps office-ward, the other taking the shortest cut to Old Swan Pier.

‘After all,’ advised Reginald, ‘there is nothing to beat the boat. By the time you have walked across Southwark or Blackfriars Bridge and waited for a ’bus, you’d be nearly at Lambeth, and the same if you try the train. The boat is far and away the best and quickest travelling, and the cheapest, too.’ In consequence of which reasoning, Augustus Tripsdale, who at first inclined to take train at Cannon Street for Waterloo, and again at Waterloo for Clapham Junction, hurried across Upper Thames Street and reached the landing-stage just as a boat was about to cast off.

‘Come along,’ said a man at the gangway, and the young fellow stepped aboard with the sense of exhilaration which seems so unreasonable, yet is so universal, that ensues when people manage to catch a train, or not to miss a train, by what Mr. Reginald Tripsdale called ‘the skin of their teeth.’

With the pleasant glow of having somehow done a clever thing, Augustus selected a seat

and gave himself up to the happiness of a fine September morning on the river. In the air there was the keen crisp freshness, not merely of autumn, but of the early day. London looked its best and brightest, the tide was with them, and barges laden with hay were going up-stream joyously, and making charming touches of colour, and pictures on which one passenger, at all events, could feast his eyes. Past Somerset House, and Adelphi Terrace; past the Embankment Gardens and the Houses of Parliament; past Old Lambeth, with the Archbishop's Palace and St. Mary's Church; past Chelsea and across to Battersea Park; a delightful trip, thought the young man as he walked ashore and bent his steps in the direction of Field Prospect Road.

Battersea seemed to him very quiet, as well it might, for the place was on its best behaviour. There are some suburbs which do not wash on Monday. Battersea is one of them. It is a neighbourhood which requires a good deal of rest after the fatigue of Sunday, when dinners have to be cooked,

toilets made, visits received and visits paid, when, though people do not go to church, they tire themselves in other ways, when they spend a considerable amount of money, and, after many hours devoted to the rites of hospitality, retire to bed only to awake next morning with a dull sense of depression and a feeling of lively resentment that another hard week has come, which must be faced and fought through somehow.

The children were at school, and most of the men, driven by what they considered a cruel necessity, had gone to work. Those who were in a position to keep St. Monday holy were worshipping each in his favourite public-house; though a few women with arms akimbo, or hands and wrists wrapped up in their aprons, were gossiping at their doors, as a rule the female population was engaged in that, to masculine understandings, mysterious and unsatisfactory business 'clearing up.'

Mrs. Fermoy was 'clearing up.' Being a lady who, as she boasted, never did anything by halves, she had risen early and

literally turned the house out of doors. Mr. Parkyn's rooms formed the principal basis of her operations, and after having blacklead and broomed and scrubbed like a 'heathen nigger,' she was engaged, when Augustus Tripsdale knocked at her door, in cleaning the right-hand window on the ground floor, with which anyone who watched the vigour of her attack might have supposed she had a life-long feud.

'Now, then, what may you want, young man?' she asked, pausing in her occupation and addressing the 'young man' from a temporary seat on the sill.

'Is Mrs. Fermoy in?'

'Indeed she is. I am Mrs. Fermoy, worse luck!'

The visitor thought it was very bad luck indeed. He had been prepared for a good deal; but an irate individual who snapped him up without the smallest provocation, who turned a face smeared with blacklead towards him, who had tied her head up in an old checked duster, who never moved from her perch on the sill, who banged the

glass as if it were a dusty mat, was an adversary beyond his worst expectation. He did not lose courage, however. If he said what he had to say civilly, he might soothe even this savage breast.

‘I am sorry to call when you are so busy,’ he began.

‘I don’t know when you could call that I wasn’t busy,’ she answered with a short laugh. ‘When there’s only one pair of hands to do the work of a house like this, someone must be busy.’

‘That is very true,’ said young Tripsdale weakly.

‘It is so true that I’ll thank you to mention your business and take yourself off. I have something else to do than waste my time on canvassers and such-like. If you want to sell, I don’t want to buy, and that is flat.’

‘I am not a canvasser, and I do not want you to buy anything. I have only called to ask you to be kind enough to give me the receipt a person left for you to sign on Saturday evening last.’

‘What receipt? what person?’

‘The person who brought you five pounds from Miss Fermoy, for which he ought to have taken a receipt at the time.’

‘And why didn’t he?’

‘Because you would not give it to him.’

‘And I am not going to give it to you. If Miss Fermoy,’ with withering sarcasm, ‘wants a receipt, she may come for it herself. How do I know who that impudent jackanapes, with as much brass about him as an Old Bailey lawyer, who bounced down here on Saturday was, or who you are, either, for the matter of that?’

‘You know he brought you a five-pound note, at all events.’

‘I know nothing of the kind. He made such a to-do about the receipt, and put my head in such a whirl, it may have been anything. Anyhow, I had no good of the money, if it was money. My son whisked it out of my sight, and, as if that was not enough, you must now come, when I am worried out of my senses, asking for a receipt indeed!’

‘ I am obliged to ask for a receipt.’

‘ What ! for money I never had ? That is a good one, too ;’ and Mrs. Fermoy was so much amused she felt constrained to take up her wet cloth and dab the window all over again in a severe and uncompromising manner.

‘ I suppose the money did not go out of the family, however ?’ persisted the young fellow.

‘ Whether it did or not is none of your business.’

‘ It is my business, and I mean to make it mine. My brother has to send the receipt to Miss Fermoy, and I have come a long way this morning to get it for him.’

‘ Oh ! he’s your brother, is he ? Well, I might have guessed that, for he’s not much to look at, any more than yourself.’

‘ Will you kindly give me the receipt, Mrs. Fermoy, and let me go ?’

‘ I’m not hindering your going, but as for the receipt, you’ll get none from me.’

‘ Is that your last word ?’

‘ About the receipt—yes. I may have

many words to say you won't like to hear, if you stand there much longer.'

'There will be no course, then, open for my brother but to stop payment of the note. He has the number ; if he goes to the bank you will find the result very disagreeable.'

Before Augustus Tripsdale had finished his sentence Mrs. Fermoy flung wide the sash and disappeared within the room, only to reappear at the door, which she tore open with a violence that threatened to break the lock.

'What do you mean, you upsetting atom of deformity,' she cried, 'coming here threatening a woman who has lived respectable and respected, and is known to be correct and honest, which is more than you could say ! Just let me catch you playing any tricks with that note which my stepdaughter sent me in part payment of the long bill I have against her for board and lodging ! Just let me catch you ! It would be the worst day's work you ever did ; my son's a man as will stand no nonsense. He's one as keeps himself to himself, and lets alone when he's let alone ; but when

once he's roused he's like a caged lion, and he would think as little of giving you another twist as I would think of wringing out my dish-cloth. Be off, now, and never let me see your face again.'

'You need not be afraid, Mrs. Fermoy; you never, I hope, will see my face again, nor I yours. There is one thing I have to say, however——'

'Don't say it, then, I warn you. If it wasn't that you're not just like other people, and perhaps can no more help the crook in your mind than the crook in your back, I wouldn't have put up with you so long.'

'Whatever I may be,' answered the lad, 'you had better hear what I have to say. Miss Fermoy wants to pay you five pounds a week, and get a proper receipt for that amount. If you won't give a proper receipt, that is your affair, but we will part with no more money without an acknowledgment. The weekly five pound will therefore be sent to you in a form which you must sign.'

'We'll see about that. Nothing will be signed by me.'

‘Then you won’t get the money,’ retorted her visitor, with a decision which produced its effect even on Mrs. Fermoy, and left her speechless till young Tripsdale had got too far away to hear more than an echo of the insulting retort she hurled after him.

CHAPTER VIII.

MR. PLASHET IS SURPRISED.

THAT day the window in Mr. Parkyn's room was not cleaned so well as it might have been. There were long smears on the glass, and also a general cloudiness, which Mrs. Fermoy, had she noticed the state of matters, would have attributed to the water having been left to dry when she was so 'put about by that cripple's sauce.'

But in truth she did not notice. She finished up her work all in a hurry, and giving no thought to what she was doing, save that it had to be done, got over the business as soon as possible.

For once in her life she began to think it might have been wise not to let her temper run so far and so fast. 'If he had not begun

about that receipt all would have been well,' she decided. 'I'd have asked him in and spoke him fair, and got to know what I want about Aileen. He was not as uppish as the other one, and maybe I did take him up a bit too short. I wonder whether it was true what he said about sending me five pounds a week! If it is, I ought to know how the girl is getting it; money is not lying in the gutters for anyone to pick up nowadays.'

She was standing in the kitchen looking at a sovereign and a handful of silver as this truth dawned upon her. Not a sound broke the stillness, save the crackling of some wood she had thrust into the grate. For once, Bertie and Minnie were conspicuous by their absence. All her sons were out. She had the house to herself, and something in its silence knocked at the door of her conscience, and woke unaccustomed echoes that sounded weird and unpleasant.

'If any harm has come to the girl!' she thought. 'But what harm could come to her? Still, how does she get five-pound notes and people to run her errands?'

Mrs. Fermoy, in her perplexity, went to the front door, and looked up and down the street, but no one appeared in sight. The whole place was terribly lonely. She walked as far as the shed, which was securely padlocked, then round to the empty stable, which was padlocked also.

‘I can’t make it out,’ she soliloquized; ‘why Aileen should leave her happy home and good business, and desert me, who had always her good at heart, is a mystery, and one I don’t like. Trying to buy me off, too, has a bad look. I’ll never know a minute’s peace till I’ve found her—and find her I will, if I have to tramp London over! If she’s doing nothing wrong, why should she keep such a friend as I’ve been at arm’s length?’

Utterly unable to answer this self-pro pounded query, Mrs. Fermoy, after a fashion quite crestfallen, returned to the kitchen and began peeling potatoes for dinner.

While she was so engaged, Minnie and Bertie rushed in, and before the vegetables were ready to put on the fire had so mis-

behaved themselves that Mrs. Fermoy's reflections were speedily turned into a different channel.

‘I'll speak to your father about sending you to school!’ she exclaimed. ‘I have so much on my mind already, I can't put up with you. What with one thing and another, I wonder I'm not in Hanwell!’

‘That is where Micky Strange says you ought to be,’ returned Bertie, with that sweet simplicity which conceives a disagreeable truth to be immeasurably superior to politeness.

‘I'll Micky Strange you!’ cried Mrs. Fermoy, pointing her threat with a sound cuff. ‘Just let me see you as much as speaking to him again, that's all! Get along, both of you, and don't dare to put your noses inside the door till dinner-time.’

When dinner-time came, by one consent all the Callorans, old and young, streamed into the maternal mansion. Tom sulky, because his mother had regained possession of two pounds odd by the simple flank movement of turning out his pocket while he slept.

Dick lounged in hungry and morose. Peter, who had procured temporary employment near at hand, was in better case; while Jack, though in ill odour for having taken service with 'that underhand woman,' Mrs. Stengrove, was tacitly recognised as a person to be thought of, because in the receipt of regular wages.

Peter, though older, being in less affluent circumstances, was despatched for beer, and after Minnie and Bertie had been placed at cross corners of the table, so as to ensure better behaviour, the entertainment proceeded.

Secrecy in that house, save concerning some purely personal and selfish matter, was a thing unknown, and accordingly, even while carving, Mrs. Fermoy began to discourse about the 'misshapen young man' who had called that morning.

'What did he want?' asked Mr. Calloran, helping himself to mustard.

'He wanted that receipt.'

'And you gave it to him?'

'Indeed I didn't! I told him I had no

good of the money, and he'd get no receipt from me.'

'What did he think of that?' asked Peter, anxious to be agreeable.

'I don't know what he thought, but he threatened to stop payment of the note.'

'Oh, I dare say!' commented Mr. Calloran, with a mocking sneer which could not conceal his conviction that such an awkward course might be taken.

'He swore dreadful nobody was going to best him,' proceeded Mrs. Fermoy, enjoying her son's evident uneasiness.

'Who wants to best him?'

'I suppose he thinks you do.'

'Why the mischief couldn't you give him the receipt if he wanted it?'

'Just because I didn't choose.'

'Were you able to find out where Aileen is gone?' asked Mr. Calloran, warned by his mother's tone it might be prudent to change the conversation.

'No; I didn't try.'

'If you had, I suppose you wouldn't have got much further forward.'

Mrs. Fermoy did not think fit to answer this taunt. Instead, she turned to Jack and asked :

‘ Who were those young sparks you said something about Ally carrying on with ? ’

‘ They were not young sparks, and Ally never carried on with them,’ answered the lad.

‘ Well, what was it you told me ? ’

‘ I told you that on Whit Tuesday three men, who were dotty, carried her baskets to the cart—that was all,’ replied Jack, repenting him of his misplaced confidence.

‘ And one of them had a white hat ? ’

‘ Yes ; his hat was white.’

‘ I thought so,’ observed Mrs. Fermoy with an oracular nod.

‘ Keep your spoon out of the sugar ! Who do you suppose is going to eat after you ? ’ here interrupted Dick, addressing Minnie, who, in the most artless way imaginable, was administering to her own wants without the slightest regard for the absurd prejudices of other people.

In such families a slight matter suffices to

shunt the conversational train on to a different line of rail ; and this remark of Dick's reversed the point so immediately, that before a second had elapsed the whole of the Callorans were wrangling in the most virulent manner over the Bertie and Minnie question.

Mrs. Fermoy declared they must go to school. Mr. Calloran retorted it would be time enough to think of that in two or three years. Dick said what the children wanted was a good hiding, which he would give them for two pins. Peter stated that to his certain knowledge they were ' wanted ' for throwing stones ; while Jack capped the list of sins by affirming they were the worst pair in Battersea, and could keep their hands off nothing.

' They take after their father in that,' said Mrs. Fermoy, in unkindly reminder of Saturday evening's exploit.

Not forgetful of the measure meted out to him on a similar occasion, Dick grinned, while Peter, keenly alive to the humour of the situation, laughed aloud. Even Jack smiled, and Tom waxed so wroth that, fling-

ing down his knife and fork, he rose, and declaring passionately, 'I can stand this house no longer,' took his hat and left the table, pursued by a jeering remark from his mother to the effect 'there was only one house would stand him,' after which the remainder of the company resumed their dinner, and ate a second course with great relish.

'Jack,' cried Mrs. Fermoy, as her youngest son was about to leave, 'tell Mrs. Stengrove you'll not be able to go with her to-morrow morning.'

'Why?' asked the boy.

'Because I want you to take me to market.'

'Then I am not going to do anything of the sort,' he returned.

'That's a pretty way to answer your mother. I wonder what Ally would say if she heard you.'

'She wouldn't be best pleased,' he replied, softened a little; 'but just because she told me to be good to you, and was always good to me herself, I don't intend you to hunt her up, and that is what I know you want.'

‘Hoity-toity ! things have come to a fine pass, I’m sure !’

‘You were always bully-ragging her when you had her, and whether she’s well married, or has gone into business, or what she’s doing, I am very certain she wants to have no more to say to us ; so if you are going over to the Borough to make a disturbance about her, you’ll have to go alone.’

‘And you tell me that to my face !’

‘I do, straight,’ was the dutiful reply, well calculated to cause Mrs. Fermoy to drop on the nearest seat and cover her head with her apron and bemoan her fate, and ask why she had ever been born and married to two husbands and left a widow twice, and borne sons and reared them, with many other questions equally pertinent and difficult to answer.

‘Cheer up, mother !’ cried Dick ; ‘what’s the use of carrying on like that ? I’ll go with you in the morning.’

‘I always said you were the best of the bunch,’ observed Mrs. Fermoy, mollified. ‘Yes, we’ll start early, and see the man Jack

told us about. Do you remember what his name was ?

‘ Yes ; Plashet.’

Undreaming of the honour in store, Mr. Plashet next day, about ten o’clock, having got the worst of his business over, was devoting himself to accounts, when a shadow fell across the shop, and, looking up, he saw a portly female trying to attract his attention.

‘ What is your pleasure, ma’am ?’ he asked, slowly advancing to the front ; ‘ what can I do for you ?’

‘ You can tell me where my daughter is.’

For once Mr. Plashet was taken aback. ‘ Floored, upon my conscience,’ he stated subsequently to Mr. Johnston. He was so much taken aback, indeed, that he could only repeat as an interrogative, ‘ Your daughter, ma’am ?’ in a tone of utter amazement.

‘ Yes, my daughter, sir, as good a girl as ever breathed ; and pretty, too, as you are aware, for often you’ve seen her. I was making breakfast ready one morning six weeks or more ago, when she laid a note down on the table to say good-bye, and went off with-

out a word. Since then I have sought her high and I've sought her low, till at last it crossed my mind yesterday you must know where she is, and can tell me.'

'And how the dickens, ma'am, should I know where your daughter is?' asked Mr. Plashet.

'You know where the gentleman she has gone off with lives.'

'What gentleman?'

'The gentleman in the white hat.'

'Now, Lord grant me patience! Are you mad, ma'am, or am I?'

'I am not mad,' answered Mrs. Fermoy with great dignity; 'and if I must say what I think, it is that you are making believe a good deal.'

'Look here,' said Mr. Plashet, 'you are labouring under some great mistake. I know nothing of your daughter. I never saw her, so far as I am aware.'

'Never saw Aileen Fermoy! that dealt with you year in, year out, and paid you honest, too; never——'

'Stop a bit, stop a bit!' interposed Mr.

Plashet. ‘Fermoy—Fermoy? Why could you not have said that at first? I do remember the name; nice, quiet-looking girl, with big eyes. Yes, I recall her now; used to come over in all weathers with her brother. But I know nothing about her, have not seen her for weeks past.’

‘No more have I, and I am just wasting away fretting over what has become of her.’

Mr. Plashet looked at the speaker, and could see no sign of wasting. On the contrary, her clothes appeared to be tight rather than otherwise. However, as she might have been only using a verbal figure in order to convey the idea of great mental agony, he replied:

‘I am sorry, but it is impossible for me to tell you where she has gone. It is a case of “not knowing, can’t say.”’

‘But, sir, you can tell me where to find your friend.’

‘What friend?’

‘The gentleman with the white hat who took her away. The young man who came

on Saturday wore a white hat, too—at least, very near white-gray.'

Mr. Plashet sank despairingly on a stool, took off his hat, looked into it, ran his fingers through his hair, looked at his hat once more, put it on again very much to one side, and then said: 'My good soul, will you explain what you mean? I know no man in a white hat.'

'Oh, but you do; the one that drove a fuss with Aileen—the one she's gone off with.'

'I am as wise as ever,' returned Mr. Plashet; 'I can't imagine who or what you are talking about.'

'Can you remember last Whitsuntide as ever was?' asked Mrs. Fermoy, in a tone which indicated a rather rising temperature.

'I remember Whitsuntide, certainly, and—what then?'

'Why, on Whit Tuesday my daughter came over here for her goods, and no less would serve three of your friends than to carry her baskets for her to the cart—and——'

'Gently, now, gently; I am not deaf. I

recollect there was some larking, but what has that to do with this matter ?

‘ It has all to do with it, in a manner of speaking. The one in the white hat had a lot to say to Aileen.’

‘ Had he ?’

‘ Of course he had, and that’s the man who has taken her from us.’

‘ How do you know ?’

‘ I know well enough. Who else could it be ? Jack says he never heard her speak to another, unless it might be just “ It’s a fine day,” or “ Good-afternoon,” or such-like. From that morning she was a changed girl. We every one noticed how queer and different she grew—not all at once, you understand, but by degrees. Her temper got that short, if I hadn’t the best of tempers myself one house couldn’t have held us ; and as for the dear little children, my son’s boy and girl, they would fly like frightened hares at the sound of her very step.’

‘ Still, I fail to see——’

‘ At the best, she went about like one in a dream, and if anybody spoke to her she

started and looked as though roused from sleep. She was always saying she had to go into the City, too, or some other place—she as once never put foot across the threshold except in the way of her business.'

'I don't see that all this has anything to do with my friend, though.'

'Maybe not, but I do. She's gone off with him right enough—with him and no other.'

'We'll soon settle your mind about that,' said Mr. Plashet. 'Jake,' he added, addressing his man, busy among the sacks as usual, 'just run round the corner and see if you can find Mr. Johnston. Tell him I'd be glad if he would step in for a minute. You'd better sit down ;' and, vacating the stool, he indicated with a gesture that Mrs. Fermoy was at liberty to take possession.

Mrs. Fermoy, however, would do nothing of the sort. Instead, she waited with such patience as she might the return of Jake, who presently came back and unceremoniously stated, 'He's comin' !'

Meanwhile a few idlers had gathered, who treated with disdain Jake's mandate, 'You be

off!' and seemed rather to enjoy the angry looks with which one of the actors in a drama got up especially for their delectation regarded them.

Presently Mr. Johnston himself appeared, clothed in a dark suit and wearing a soft wide-awake.

'This is the gentleman,' said Mr. Plashet, by way of introduction, and then, seeing his friend looked mystified, added, 'This lady wants to know where her daughter is.'

'Very happy, I am sure, to give her any information in my power; but who is the lady?'

'Mrs. Fermoy, I suppose.'

'Proud to make your acquaintance, ma'am,' said Mr. Johnston, raising his hat. 'In what way can I have the pleasure of serving you?'

'If you'll just tell me without any more words where my daughter is, I'd thank you.'

'I am not a magician, unfortunately,' answered Mr. Johnston. 'Plashet, is this a jest or a wager?'

‘It is neither on my part,’ was the reply; ‘and I think Mrs. Fermoy is in very serious earnest. She believes you have enticed away her daughter, and——’

‘I? Good heavens! I know nothing about your daughter, ma’am. She’s as total a stranger to me as you were five minutes ago.’

‘That is all very fine,’ retorted Mrs. Fermoy; ‘but you can’t deny you saw her last Whit Tuesday and carried her baskets across this very market to the cart.’

‘Did I really?’ asked Mr. Johnston, in helpless bewilderment.

‘Oh, don’t get on that way! What’s the use?’ exclaimed Mrs. Fermoy.

‘You really did,’ said Mr. Plashet—‘you and Hime and Simonds. The girl came here for goods, and you, being still a little Whit Mondayish, began to chaff her. She did not like it—a pretty girl: you begin to remember now.’

‘I do remember something about the matter, but that is months ago, and I have never set eyes on her since.’

‘Never met her at any place either, I suppose, or sent her letters, or enticed her away from her widowed mother, or persuaded her to sell her good business for a song?’ suggested Mrs. Fermoy, with scornful incredulity.

‘Never, upon my honour!’

‘Your honour, indeed! Come, tell me where you’ve got her, and don’t keep me standing here all day.’

‘I assure you, Mrs. Fermoy, you are accusing me most unjustly. I know nothing whatever about your daughter. You might as reasonably ask Mr. Plashet where she is.’

‘She has,’ remarked that individual, who was standing a little aloof carefully trimming his nails; ‘but I can make allowances. Such a trouble is enough to upset any woman.’

‘But why should she imagine I have anything to do with the girl’s disappearance? Am I a man of that sort? Plashet, what induced you to send for me, of all people on earth?’

‘I sent for you because Mrs. Fermoy

seemed satisfied you had something to do with the matter, and one never knows,' was the calm reply.

'But I have nothing to do with it.'

'I quite believe that.'

'Then tell her so.'

'I was just thinking what I could say to her. Will you kindly keep back?' he added, addressing the group of idlers. 'What we are talking about is no concern of yours.'

'Pray do not allow any feeling of shyness to mar your enjoyment,' added Mr. Johnston, with a hysterical laugh; 'the entertainment is got up entirely for your benefit. Stalls, boxes, dress circles, and gallery gratis and quite free. *Dramatis personæ*—heartbroken mother,' pointing to Mrs. Fermoy, 'desperate villain, myself—false friend, Mr. Plashet—first and last performance on any stage. Walk up, ladies and gentlemen—pray walk up! It is a very nice little play, but upon my soul I don't see the fun of it.'

'Drat you!' cried Mrs. Fermoy furiously. 'It is just what I might have expected, though. The man that would entice a girl

from her duty would be sure to make game of her mother.'

'Indeed you are wrong !' said Mr. Plashet, shutting up his knife and putting it in his pocket. 'I am sure Mr. Johnston knows no more where your daughter is than I do. Your best plan will be to go to the police, or mention your daughter's disappearance to the nearest magistrate ; then the papers will put in a paragraph, and if any harm has come to her, or she has made away with herself, you'll be sure to hear.'

'Who said she'd made away with herself ?'

'Why, no one ; but I thought perhaps——'

'Then you may keep your thoughts till you're asked for them. What I want to know is where she has gone. As for having made away with herself, dead people don't send you five-pound notes by impudent upstarts.'

'And did your daughter send you a five-pound note ?'

'Indeed she did, and she says she'll send

five pounds every week and pay the rent ; so she must be rolling in wealth some place, and——’

‘Then what the deuce have you been making all this row about?’ asked Mr. Plashet.

‘Did you really imagine I had five-pound notes to fling about in such a fashion?’ supplemented Mr. Johnston.

‘It is very hard to say what your sort has, or how you get it,’ replied Mrs. Fermoy, so vindictively that the audience tittered.

‘Come, come,’ interposed Mr. Plashet, ‘none of that. Keep a civil tongue in your head, or I’ll have to ask you to clear off. We have been very patient with you, believing you were in trouble, and we are not going to put up with any more nonsense. If your girl is really able and willing to send you money, you are confoundedly lucky ; that is all I can say.’

‘Permit me to ask, madam, whether your affections are free?’ said Mr. Johnston, with the air of a person from whose mind a

load has been removed. 'I have long been looking out for a lady in receipt of five pounds a week, with whom to share my heart, and, in fact——'

'Get along with you, do!' exclaimed Mrs. Fermoy, as the speaker advanced towards her with a look intended to express devoted admiration. 'It's plain to be seen that whip-snap who came on Saturday afternoon is in the same boiling with you; but before I've ended my say you'll all be sorry you ever meddled with me or Aileen Fermoy.'

'Aileen Fermoy has come into money,' cried a shrill falsetto, belonging to no one at all concerned in the conversation.

'Who spoke?' asked Mr. Plashet.

There ensued a dead silence for about the space in which one might have counted six.

'Who spoke?' repeated the salesman.

Then a path opened through the little crowd, and a girl aged about fourteen, attired in a ragged black dress and fancy apron, with long brown hair hanging below her waist, and wearing a sailor's hat, was pushed for-

ward to the front, where she bobbed a curtsey to Mr. Plashet.

‘ Was it you who said that ? ’ he asked.

‘ Yes, sir, if you please. ’

‘ And what do you know about Miss Fermoy ? ’

‘ When my mother was a-nursing Mrs. Jeckels, two ladies came to see her, one wearing a silk dress as would have stood alone. They brought her real turtle, the same as the Lord Mayor has for his breakfast, and grapes big as walnuts—real, hot-housers—and Madairy wine ; and Mrs. Jeckels told mother one of them used to buy greens and such-like off her, but that she had come into money and did not forget old times, and she said Aileen Fermoy was always a good girl, and she felt glad luck had turned with her. ’

For a moment this sentence, poured forth in a breath, seemed to petrify those who heard. Mrs. Fermoy was the first to recover herself.

‘ I’ll go this minute and see Mrs. Jeckels, ’ she said. ‘ I’ll soon be at the bottom of the

matter now. 'This woman will tell me what I want to know.'

'I don't think she will,' said Mr. Plashet with his usual *sang froid*.

'Why not?'

'Because she's dead,' he replied, which, though not a very lively statement, caused a shout of laughter.

'The performance is over,' remarked Mr. Johnston to the lookers-on. 'You can sing "God save the Queen" if you like.'

CHAPTER IX.

QUITE HAPPY.

It is pathetic to consider how with some otherwise admirable persons any accession of wealth only produces greater pecuniary difficulty, and all efforts at retrenchment lead to increased expenditure.

‘By no means run in debt,’ says George Herbert. ‘Take thine own measure; who cannot live on twenty pounds a year cannot on forty.’

Which remark is true of forty thousand pounds a year as of the humble forty, because the larger an income anyone of such a temperament has to spend, the more abundantly do opportunities present themselves for squandering that income unwisely.

Mr. Edward Desborne was a striking example of the truth of the assertion that there are men to whom good gifts prove curses instead of blessings. All his life someone had been trying to benefit him—all his life he had been trying, not without success, to render those benefits nugatory. No friendship he formed, and he formed many, proved of the slightest personal advantage to this popular man when young. He was always using his friends, his connections, his family, for the advantage of someone else. After a fashion, he remained contentedly out in the cold while others basked beside fires of his lighting, kept going by fuel of his supplying—a charming fellow, said a world not much given to unselfishness; yes, a delightful fellow, whether to live with, to talk to, or ask a favour from; yet, nevertheless, as time went on, his uncle began to understand there was a deficiency in these delightful fellows.

‘Too unselfish, too generous,’ he observed to the then head of the Desborne firm.

‘Can a man be too unselfish and too generous?’ asked Mr. Desborne in return.

‘ I am afraid so ; I think Ned is,’ was the reply.

When the Kilroy estates drifted into Cloak Lane for adjustment, or, rather, for someone learned in legal lore to try whether a pittance could not be found amid the mortgages on which the old Earl might support life, Mr. Edward Desborne was by one consent selected as the emissary of his firm, and sent to condole with so distinguished a client on the ravages dicing, card-playing, horse-racing, actresses, and extravagant living had wrought in the once goodly revenues granted by a King to his mistress.

The Kilroys had from the first been a wild, bad, unprincipled lot. They had paid as little as they could avoid ; they had spent as much as they could get ; they had been in no way particular either about their own wives and estates or about the wives and estates of other people. There was always a divorce suit hanging over the Kilroys in some connection in the good old days ; there were many duels in the air likewise, as well as Chancery proceedings and proceedings at common law ;

there had been trials concerning legitimacy and settlements, and claims by ill-disposed persons, in which money lent, but not repaid, formed a prominent and interesting feature. What with sons joining fathers, and heirs joining owners in raising loans for mutual benefit, the Kilroy lands were up to the hilt in debt ; so that when Lord Hewitt Harlingford succeeded, on his brother's death, to the earldom of Kilroy, he found himself the inheritor of a title which few respected, twenty miles or so of barren land in Simon Bay, Ireland, the family mansion much out of repair in Midlandshire, a library filled with books he could not sell and did not care to read, a number of old family portraits of no particular value, stables in which there were no horses, and gardens going to wreck and ruin that it would have required a small fortune to keep up. Further, his nephew, who in the ordinary course would have succeeded to the earldom, but wisely died before doing so, had left three daughters, who were permitted by the new owner to reside in the family mansion.

He entertained a great idea of the claims of kinship, and perhaps felt he owed a small debt of gratitude to the girls' father for not having left a son to inherit. However all this might be, it was certain he allowed them to remain when he (Hewitt Harlingford) came into his own.

They had a little money, which was spent on their education and dress, and for the rest, their keep did not cost much. The world said his conduct was worthy of all praise, and no doubt he thought so himself. He knew he could save nothing for them, so from an early age they were made aware they would have to shift for themselves, which two of them did by marrying, not so well as they would have liked, but as well as they could. Emily, the second girl, did not 'go off' soon; she had set her young affections on Claud, the heir presumptive. If the old Earl did not marry, or, if he did marry, had no son, Claud must succeed; and though there was little money, Emily felt she would like to be Countess of Kilroy; but Claud's mother, having other views for her son, married him

to a rich wife. It is hard for a young lady to be disappointed in such a matter, and Miss Harlingford felt the blow keenly. She passed, and made other people pass, through a very bad time indeed. Miss Simpson could have told many stories about that sorrowful period, but Miss Simpson was not in the habit of telling tales, so the outside world heard nothing of the anger and heart-burnings that made life unpleasant at Cotway Park.

It was about a couple of years after this shock that Lord Kilroy's affairs got into such a state of entanglement it became necessary to consult a lawyer. The family solicitor being on the other side, by some freak of fate matters were put into the hands of Messrs. Desborne, and Edward Desborne consequently saw the Earl at Long's Hotel, where that nobleman was staying. From the lady who had succeeded in leading a Sovereign from the strait paths of virtue her descendants had inherited many graces of manner, which they could exert when occasion demanded, and it seemed to Lord Kilroy, who really was about

the kindest and best of his race, that, as this young lawyer might find a way to help even such an impecunious client, it would be well worth while to conciliate him, which idea he carried out by not merely treating Mr. Desborne in the most courteous manner, but by asking him to Cotway Park.

It is but justice to add that, when giving this invitation, which only meant pursuing their consultations in the country rather than in town, the Earl had not the remotest intention of securing a husband for his niece.

Such a notion never entered Lord Kilroy's mind. It had occurred to him that it might be rather a good thing if their Rector would think of Emily and propose for her; but match-making was out of his line, and when the Rector did not evince any passionate desire to partake of such hospitality as Cotway Park extended to anyone, he wisely let the matter drop. His other nieces had managed their matrimonial affairs for themselves. No doubt in time Emily would follow their excellent example. At all events, he was not bound to find a husband for her, and yet when he

asked young Desborne to stay with him this was precisely what he did do.

If ever a man fell in love at first sight, that man was Edward Desborne. He was no snob, yet it would be perhaps going too far to say Cotway Park and the Earl of Kilroy's and Emily's own small courtesy title, and the pervading atmosphere of nobility, failed to produce an effect on him.

To feel certain, as he did afterwards, that, had his adored one been a milkmaid he would have worshipped her all the same, sounded very well, but could only be regarded as absolutely incorrect. It was her air of birth and breeding, of calm indifference, of utter superiority, her voice, her movements, her manners, that played such havoc with his heart.

The tale of Mr. Edward Desborne's love affair need not be pursued farther; it ran smoothly, and was expedited by the fact that the young lawyer managed to procure some money for the old peer's needs. Moreover, he had it in his power to settle ten thousand pounds, which came to him through his mother, on Miss Harlingford.

Lord Kilroy satisfied himself the Desbornes were persons possessed not merely of a long pedigree, but a long purse.

‘Excellent old-fashioned business,’ he said, repeating what his banker had told him, ‘which must return a fine income ; profession more profitable than land now ; father rich ; only son ; uncle immensely wealthy ; been hoarding for thirty years ; will leave every sou to his nephew ; clever young fellow, Desborne ; managed my little matter splendidly ; bowled Daggington over completely ; may rise high ; people of that sort do rise high in these days ; very different once, but other times other manners ’ (Mr. Thomas Desborne wasn’t at hand to ask what manners obtained in those better times when Patty rose to eminence) ; ‘ on the whole, Emily has not done badly. Girls without a penny have no chance of mating with their peers. This is an age in which money is everything.’

Money had been everything to the Harlingfords in all ages, but such a mere detail was unworthy of mention.

The proposed marriage satisfied everyone,

except the bride and Mr. Thomas Desborne, both of whom, for excellent reasons, kept their opinions to themselves.

Even the prospective Earl and Countess graced the wedding ceremony, to which the whole family gave their countenance, and said Emily had done remarkably well for herself.

The Desbornes, father and son, were voted to be really 'quite presentable,' and though the rich uncle was conspicuous by his absence, he sent a handsome gift, and the Harlingfords represented and believed he stayed away merely that he might add a few more thousands to the many already profitably invested for the benefit of Emily's husband.

If the firm in Cloak Lane expected any increase of business to result from the Kilroy alliance, such anticipations were doomed to disappointment.

No Desborne was again consulted by any one of the distinguished family; the old Earl died without settling his 'little bill,' and as his relations did not settle it for him, the amount had to be written off the Desbornes' books.

‘ We are the poorer by that much, and the worse by a wife,’ thought Mr. Thomas Desborne ; but he did not say anything, only continued adding to that mound of wealth the Harlingfords had seen as in a glass—very clearly.

To help the young people, Mr. Desborne senior not merely waived his life interest in that ten thousand pounds settled on Miss Harlingford, but bought the lease of a house in York Street for them, and furnished that house throughout.

After a time, the less distinguished members of Mrs. Edward Desborne’s family were good enough to provide guests in sufficient numbers to fill the new home ; indeed, the relays were so unceasing that in the season it became necessary to provide a larger residence for their accommodation out of town.

It was in this way Ashwater came to be purchased. Someone told the highly privileged husband it was a nice place, and could be had cheap, whereupon he at once bethought him he would much prefer a settled summer home to wandering from one furnished house to another.

The then Head of the Firm decided this idea was a good and sensible one. Renting furnished villas runs into money, for which at the end of a few months there is nothing to show, 'whereas,' as he sapiently observed to his brother, 'a house you buy is always your house.'

'And if you live in it, always a source of expense,' added that astute gentleman; but his words of wisdom were not heeded, and the end of the matter was that he bought, not the freehold of Ashwater, as Mr. Tovey supposed, but the lease, and presented it to his nephew with the remark that he hoped 'the place would really be the means of saving money.'

When a man, however, lives in the City and does not believe in the necessity for going out of town or taking holiday, his opinions can scarcely be expected to carry much weight, especially when the person who listens to them holds views diametrically opposite. Mr. Edward Desborne, however, was most grateful for the gift, and assured his uncle it would largely reducẽ his expenditure. He fully

believed this at the time, and as, when that not far distant day arrived which brought him knowledge of his mistake, he said nothing concerning it, Mr. Thomas Desborne never imagined how many furnished houses might each season have been rented for the amount Ashwater swallowed up.

The owner was aware his outgoings were heavy, but money pressure did not much inconvenience him for a long time. When his father died, he succeeded to all that prudent parent's worldly wealth, and though the amount was far below the sum people believed, it paid all debts, and left a margin wide enough to enable him to live without anxiety for some years, during which the profits made in Cloak Lane steadily declined, and the expenses of Mr. Edward Desborne's household as steadily increased.

So far as this world is concerned, a man had better be wicked than weak. About the next we do not know, but possibly the same fact may hold true there likewise. Whatever good others tried to compass for him, the Head of the Firm changed into evil for him-

self. Even when that suggestion of Mr. Thomas Desborne's concerning Aileen Fermoy was carried out, his nephew managed to make the additional income a total loss by presenting it to Mrs. Desborne as a peace-offering, and saddling himself with every additional expense necessitated by the scheme.

But Aileen knew nothing of all this, was unaware how unwelcome the arrangement had seemed to the lady she admired with an intensity which amounted to devotion, and had not the faintest suspicion of the cares hidden under Mr. Desborne's kindly smile.

To her, existence at that time seemed beautiful as a fairy dream.

Though Miss Simpson was constantly saying 'Do this' or 'Do not do that,' she never made the girl feel her deficiencies painfully. No pupil had ever a kinder teacher, no teacher had ever a more appreciative pupil. Mr. Thomas Desborne need not have feared that Ashwater would appear dull to either of the women so strangely associated. The country proved an experience as delightful as new to Aileen, while her sunny temper made even wintry

skies and leafless trees charming to Miss Simpson.

There is no mental tonic or physical beautifier to equal happiness, and Aileen was happy as she could be. Care and she seemed to have bid each other a final farewell. The old life at Battersea, so sordid, so miserable, yet so full of brave struggle, gallant endeavour, and patient self-denial, faded often almost entirely from memory, and the good and peaceful present took its place.

Though she had sufficient good sense not to speak of that hard past, she was in no way ashamed of her own part in it. The violence, the laziness, and the extravagance which had made her former home wretched were terrible to remember, but the contrast with Ashwater did not accentuate the misery of her recollections.

She was young, and youth has elasticity ; she was kind, and she had plenty of opportunities for showing kindness ; she felt she was learning to be ' like a lady ;' she had the next best thing to talent—a loyal admiration for talent in others.

‘Are you happy here?’ asked Mr. Thomas Desborne one Sunday when he was walking through the garden with her.

‘Yes, indeed I am,’ she answered. ‘Quite happy, perfectly happy.’

CHAPTER X.

PRETTY MISS WILTON.

MISS SIMPSON and her charge were not left to their own devices so completely at Teddington as had been the case in London. The Valley of the Thames is a place where beauty or wealth, or even a person who lives in a fairly good house, is seldom permitted to remain entirely secluded from society. Liking to visit, it assumes the generality of people like to be visited, and resented the fact that Mrs. Desborne only cared to be called upon by great people.

Many ladies who would not see in what way she was much better than themselves disparaged her at afternoon teas, and remarked that although she might be an Earl's granddaughter, she was a solicitor's wife. They

talked slightly also of her visitors, who did not, Teddington thought, behave nicely, seeming to imagine the river belonged to them, and the railway-station also.

It is a true saying that we dislike those we do not know, and as Mrs. Desborne would not know her neighbours, her neighbours disliked her and her friends very cordially indeed, and felt it a scandal Ashwater should be inhabited by such people. Of course it was not Mr. Desborne's fault. No one could be more charming. All the gentlemen spoke in his praise, and so did every lady who travelled with him; but then his manners, though delightful, failed to open the gates of Ashwater, and Teddington could but consider such a state of things very wrong.

Laudably anxious to set wrong right, when Miss Simpson and Aileen were seen to enter Ashwater, it was decided to call on them, and for the first time in her life Aileen had an opportunity of learning what pleasant and satisfying things morning calls are.

She was at first afraid of talking herself, but listened while Miss Simpson and the

ladies talked. After some time, however, she began to take a small part in the conversation herself, notably when help was needed to buy coals, or open a soup-kitchen, or assist an orphan, or gladden the heart of a widow.

Then she delighted to give. There never was such a girl for giving, and she thought so little of what she did, and was so modest and sweet and pretty, everyone felt it to be 'most sad she was not quite a gentlewoman.'

One bright frosty day early in the New Year a young lady entered the library where Aileen was struggling with the humours of a French grammar, and greeted her with a familiar warmth which seemed as unusual as surprising.

'How do you do?' she began. 'We only came home on Saturday, or I should have called sooner. You must be moped to death in this stupid place. Awful luck, I call it, to be stuck down in such a hole all through the winter, with not a soul in the neighbourhood who can talk of anything but Dorcas meetings and bazaars. I hope you loathe fancy work?'

‘I am very stupid about fancy work,’ answered Aileen.

‘That’s right; you can’t be too stupid about everything most women like to suit me. I know we shall get on famously; I said so to the dad as we came home from church. He will go to church; thinks it looks respectable. Let’s see, your name’s Fermoy, isn’t it?’

‘Yes.’

‘Ah, felt sure it couldn’t be Simpson, though the dad, as usual, got muddled and persisted the elderly party was Mrs. or Miss Fermoy. Well, and what relation is she of yours?’

‘Who do you mean? I scarcely understand.’

‘The elderly party—the old lady, if you like that phrase better—I saw with you in church.’

‘Miss Simpson? She is no relation of mine.’

‘Then why does she live with you?’

‘Because she is teaching me,’ replied Aileen, after a second’s hesitation.

‘Teaching you! What?’

‘Everything.’

‘Nonsense! you are chaffing me.’

‘Indeed I am not. Why should I?’

‘I can’t tell. Just for a bit of fun, perhaps.’

It seemed to Aileen that her visitor must have curious notions about fun, but she kept silence while the other went on:

‘Don’t be offended. I did not intend to vex you, only what you said seemed so odd.’

‘Very likely, but it is true.’

‘Most people get all that sort of thing over when children, with the beautiful result of making one’s youth wretched. How nice it must have been for you to learn no lessons in your early days!’

‘I did learn lessons, but not the sort I am learning now.’

‘I want to be stunning friends with you, so don’t you think it might turn out a good plan if you began right away and told me all about yourself.’

‘I have nothing to tell about myself.’

‘I dare say! You are a great heiress, aren’t you?’

‘I have some money—a good deal for me.’

‘Oh, you lucky creature! And it was left to you by someone who thought you were only a little lower than the angels, if not exactly on a level with them.’

‘I don’t think that was why the money came to me,’ answered Aileen, laughing.

‘Mrs. King Ferrers, who scratches out everything about other folks’ affairs—the old cat!—said you came by your fortune in that way.’

‘She is mistaken. It came from a person I never saw—my father’s uncle.’

‘How extraordinary! My father had plenty of uncles, yet they never left him or me a penny. Indeed, I don’t know that they possessed a penny they could leave. And so you are very rich?’

‘I believe I am rich.’

‘Now, I do call that unfair. We are always being told Providence orders things wisely and well, but I can’t think it. Why, for instance, was money given to you who sit indoors poring

over a French grammar, and when you go out only poke about after poor old women and sickly young ones; whereas if any uncle of my father or mother, or uncle of anybody else, had seen fit to leave me a fortune, I'd have led the way.'

'Where?'

'Wherever there was plenty of life going. I'd have been a female M.F.H., for one thing.'

'What's that?'

'My dear, Miss Simpson is neglecting your education shamefully. Can you ride?'

Aileen shook her head.

'Well, you ought to begin to learn at once. Tell her I'll be happy to teach you. On second thoughts, tell her I think I had better take her place altogether. Her system of education is far too antiquated—exploded long ago. Yes, that would be delightful. Should you not like to have me for a governess?'

'I know so little of you,' said Aileen, somewhat at a loss how to answer.

'And I know little of you, but I feel no doubt we would get on splendidly. You need not look so frightened, however; I won't bring

over my traps to-night. For one reason, because the dad couldn't spare me—I could spare him very well; but that is always the way in this contrary world. Good gracious, child, don't look so shocked! If one may not speak truth about one's father, about whom may one speak? I don't say anything concerning my dad I don't say before his face. I am always telling him that of all the selfish, fidgety, close-fisted humbugs on earth he is the chief—a most undutiful, disobedient, ungrateful dad to a hardworking, suffering daughter. What are you staring at, Miss Fermoy? It is not good form to stare in that way.'

'I am so sorry,' stammered Aileen, colouring. 'I was only——'

'Well, go on. You were only——'

'Thinking how lovely you are,' exclaimed the other in desperation.

Most unceremoniously the visitor had thrown back her boa, and sat with her fair white throat open to view. There never was anyone who possessed so white a throat and so fair a face, thought Aileen, and persons who had seen

much more of the world and the people in it than Timothy Fermoy's daughter might have excused her for coming to the same conclusion.

'Now I call that the sweetest speech ! I never had such a pretty compliment paid me before,' exclaimed the other, rising and taking hold of Aileen's hand impulsively. 'I should like to kiss you for it, but we have not known each other long enough for such a ceremony, I am afraid. Will you get a shawl and take me through the grounds ? I should like of all things to see them.'

'Certainly. I will just run up and tell Miss Simpson I am going out.'

'Where is the admirable Miss Simpson, who, I hope, will not consider it necessary to accompany us ?'

'She is laid up with a cold, I am sorry to say.'

'Pray assure her of my profound regret. I trust ere long, however, to have the pleasure of making her acquaintance. See, take my card, and the dad's, too, and add he also will be more than delighted to make her acquaintance.'

‘Miss Wilton, Homefield Lodge. Major Wilton, Junior Army and Navy Club,’ read Miss Simpson, after the blind had been raised a little. ‘Go by all means, my dear. Take her wherever she wishes, only wrap up well; we must not have any more invalids in the house.’

‘In wet seasons the lawn becomes invisible, I suppose,’ suggested Miss Wilton, as they strolled along; ‘it is one of the great charms of this enchanting neighbourhood that old Father Thames so often pays a visit to the drawing-rooms. I am always glad when he does, because then we must go away, and any place, in my opinion, is better than home.’

‘Oh, do you think so?’

‘Of course, and so does everyone possessed of any common-sense. There is nothing about which more “tommy rot” is talked than home, unless it may be relations. “Blood is thicker than water” is being continually dinned into our ears, or “There is no one like your own;” whereas the plain honest truth is that relations are always either so respect-

able they are half ashamed of us, or they are so disreputable we are wholly ashamed of them. I am sick of all that sort of humbug.'

Aileen looked startled. No one knew better than she how correct Miss Wilton's bitter opinion was, yet it hurt her, because she had believed her own experience to be exceptional; and the words of wisdom which declared home was not home, or the relations thrust upon us at birth preferable to the friends we make for ourselves, seemed to uproot some pleasant superstition, without substituting any better faith in its stead.

'I should have thought,' she said softly, a kindly tact teaching her the very best reply to make under difficult circumstances, 'that you were always wanted at home.'

'Of course I am,' answered Miss Wilton, 'and that only proves the correctness of what I have just said. My father, when he is in other folks' houses, can exist without me admirably; but when he is what he calls "bivouacking" in his own, he is unable to support life unless consoled by my presence. I am fairly well educated and accomplished as

girls go, but I have to stop in this awful place all the winter because no one can make an omelet or poach an egg, or send in such coffee as I. It is lively, isn't it, to consider all the money a credulous old godmother wasted on the modern equivalent to the three R's was spent merely that I might tot up laundresses' bills and keep down tradesmen's books; but I lose myself in admiration of the dad's cleverness when I talk of how he managed to break me in. Let us change the painful subject. How do you stable your horses with Mrs. Desborne ?'

'I have only seen her twice for a few minutes each time.'

'Soho, soho !' exclaimed Miss Wilton.

Aileen had not the faintest notion what this phrase meant, and waited for further information. None came, however.

'Have you seen Mr. Desborne only twice also ?' asked Miss Wilton.

'Oh no ; I have been often at his office, and he has been down here several times.'

'Yes,' said the other ; but if she meant this as a fishing monosyllable, she must have

been disappointed, for Aileen did not rise to the bait.

‘Model husband, isn’t he?’

‘He is an excellent one, I am told.’

‘Does not plunge, or anything of that sort?’

Whether the words contained a statement or a question, they did not please Aileen, who answered a little shortly:

‘I am sure he does nothing but what he ought to do.’

Miss Wilton burst out laughing. She had a sweet laugh, and her merriment echoed pleasantly across the river.

‘You go boating in the summer, I suppose?’ she said.

‘I have never been at Ashwater in the summer.’

‘Of course not. I forgot. How stupid I am! But you will go boating when the fine weather comes?’

‘It is not likely we shall be here then.’

‘Why, where will you be?’

‘In London, I imagine.’

‘Oh! that’s the way of it, is it?’ com-

mented Miss Wilton, and, as Aileen did not reply, the pair walked down to the landing-place in silence.

‘I don’t care much for the water myself,’ said the visitor, looking into the Thames as she spoke; ‘but, then, I suppose I take very little interest in anything but horses.’

‘But horses?’ repeated Aileen, bewildered.

‘Yes—riding, racing, hunting,’ explained Miss Wilton, leaning over the railing and breaking a twig off the weeping ash which swept the stream.

‘And do you hunt?’ exclaimed the other in a gradual crescendo.

‘Rather,’ was the reply.

‘And aren’t you afraid?’

‘It is the greatest delight of my life, except——’

‘Except what?’

‘I ought to have said I would rather hunt than do anything in the world except ride a race.’

‘A race!’ repeated Aileen, in bewildered amazement, for she felt dizzy with the number

of surprises heaped upon her. ‘What sort of a race?’

‘The sort is not very material,’ replied Miss Wilton; ‘preferably a steeplechase.’

‘But people are killed in steeplechases sometimes.’

‘Of course they are.’

‘And you might be killed.’

‘So I might in hunting, so I might in walking along the road. I can only die once, however.’

Aileen did not know what to say to this extraordinary girl. She had vaguely thought of remonstrating when Major Wilton was on the tapis. She had felt for one moment it would be right to remind so plain-spoken a daughter of the commandment which, with promise, directs that a father and mother shall be honoured; but as the words were trembling on her lips there recurred a memory of Mrs. Fermoy, and utterance failed.

It is always the foolish or the inexperienced who are ready to blame and swift to advise. Aileen was neither foolish nor inexperienced,

and consequently held her peace about races and steeplechases, as she had held it concerning the—to her—still unknown author of Miss Wilton's being.

'We had better be getting back to the house,' said that young lady at last, breaking another twig off the ash-tree. 'I must not keep you too long from your friend and guide, Miss Simpson, lest she should forbid me to come again—and I want to come again, and I want you to come and see me. Will you?'

'Yes,' Aileen answered; 'I will.'

'And bring Miss Simpson round for tea; that is, when she is able to leave the calm seclusion of her own apartment. I shall expect to see you, at any rate, very soon.'

'Thank you,' said Aileen. 'I hope it won't be long before we both get round to Homefield Lodge.'

'Have you ever seen a race?' asked Miss Wilton, looking with a strange interest at the pure, calm face of the girl who walked beside her.

'Never.'

‘ You must go with us to Sandown some day. It is such a pretty course. We generally ride over, but in this case we’ll make up a party and drive and have a jolly outing. I don’t think we shall be letting our house this summer. It has got into such a state nobody would take the place unless it were done up, and the dad has no money to do anything, so likely we shall remain here now till we begin to grow.’

‘ I wish we were going to stay too,’ replied Aileen.

‘ So do I, though I wish even more that we were *not* going to stay. But never say die. London is not Australia, and though the London and South-Western Railway is slow, it is sure.’

Her best friend, if one so destitute of friends might be supposed to possess a best, could not have described Aileen Fermoy as an amusing companion. She was pleasant to live with, by reason of her sweet temper, good sense and ready sympathy, but other of the qualities which go to make up what is called ‘ good company ’ she had not. If she

ever said anything funny, she did so by the purest accident. Life had perhaps presented too serious an aspect for her to see the humorous side of it ; Mrs. Fermoy's vagaries only filled her with despair, and Bertie and Minnie's sinfulness with dismay. In the terrible atmosphere of Field Prospect Road she had well-nigh forgotten how to laugh ; indeed, it would have required a most unusual sense of the ludicrous to find aught to laugh at in Mrs. Fermoy's self-esteem, in Tom's self-deception, in Dick's persistent determination to go to perdition by his own self-chosen road, in Peter's spasmodic attempts to earn his living, and Jack's contemptuous estimate of everyone except John Calloran and Parole ; and Aileen found nothing save what was so sad, sordid and depressing, that her then experiences left deep marks on her nature for life.

At the best, however, it may be doubted whether she ever possessed that faculty which carries many with cheerful light-heartedness over very stony ways. The girl took life seriously, and Miss Simpson, who had

been compelled to take life very seriously also, thought she was perfectly right to do so.

Nevertheless, human nature being inconsistent, there were times when the elder woman's soul yearned for the companionship of someone less averse to mimicry, more given to gossip, gayer, livelier, more trivial, fonder of dress and the world's vanities, 'but not better,' added Miss Simpson, with a twinge of compunction; 'for that she scarcely could be.'

'Well, my dear,' she exclaimed, as Aileen entered the apartment where the invalid was curing her cold with various potions concocted by herself, which she declared to be 'worth all the doctors' stuff in the world'—sand-bags, poultices, lozenges, shawls, and abundant clothing—'you have been a long while away. Has your visitor gone?'

'She went some time since,' answered Aileen, who, truth to tell, had been wandering up and down the river-walk, trying without success to decide what she thought of Miss Wilton. 'See, I found some winter aconite in

the shrubbery. Is it not pretty ? Does it not look like spring ?

Aileen herself looked like spring, with a bright light in her eyes and a colour in her cheeks. She brought in with her, too, quite a rush of pure fresh air, which, though pleasant to anyone in health, made the invalid wrap herself up more closely.

Besides, she did not want to hear about opening buds or the delusive promises of early spring ; rather, she wished to learn all she could be told concerning Miss Wilton and her father.

‘ Yes, very pretty ; put them outside the door,’ she replied, referring to the aconite, not their neighbours at Homefield Lodge. ‘ I don’t approve of flowers in bedrooms ; they are unhealthy. That will do. Now sit down and tell me about Miss Wilton.’

‘ She was very friendly,’ answered Aileen, ‘ and said she felt most anxious to make your acquaintance.’

‘ So you told me, my dear, when you brought up her card,’ observed Miss Simpson, in a tone of gentle reproof.

What can be more tiresome than, when eagerly searching after new facts, to hear the same old story repeated in precisely the same words.

‘But after that she said again she hoped you would be able to call soon and take a cup of tea with her,’ persisted Aileen, who, being on safe ground, felt naturally disinclined to leave it.

‘Very polite. It will give me great pleasure, I am sure. The Wiltons are such good people ; Mr. Thomas Desborne knows all about them.’

If left to her own unassisted genius, ‘good’ was perhaps not the precise word Aileen would have employed in connection with Miss Wilton ; but she understood the sense in which Miss Simpson used it, and accepted the new reading as though unaware there could be any other.

‘Major Wilton,’ went on Miss Simpson, finding her pupil remained respectfully silent, an embarrassing habit in which she too frequently indulged, ‘is a direct descendant of Admiral Wilton, who performed such prodigies

of valour when the Spanish Armada was menacing the liberties of England. Many members of the family have since then loyally served their country both by sea and land. Major Wilton himself is no degenerate son of an ancient race. He fought with great distinction at many places abroad——'

Here Miss Simpson coughed, said it was turning cold, and asked Aileen to throw another log on the fire—all little ruses to cover the fact that she could not recollect the name of any one of those celebrated places, though she had been racking her brains to do so.

'Miss Wilton must be young,' she went on. 'Her father did not marry till considerably over forty. He, I conclude, is quite a middle-aged man by this time.'

Aileen, expert enough in the mental arithmetic her Battersea experiences had necessitated, worked out a rough-and-ready calculation, with the result that she found Major Wilton had certainly reached middle life and passed it.

She did not confide the result, however, to

Miss Simpson, for that lady had an airy way of talking about age which she believed reduced it considerably, and contented herself with remarking :

‘ Miss Wilton looks years younger than I do, but she talks as if she were older.’

‘ Living in the world would cause her to do that,’ said Miss Simpson. ‘ I have no doubt she has mixed freely in society.’

Miss Fermoy did not feel sure on this point. She had no knowledge to guide her, so again she was wise enough to refrain from speech.

‘ Is she good-looking ?’ asked Miss Simpson, who never could comprehend Aileen’s unfeminine reluctance to discourse freely about people.

‘ She is the most beautiful creature you ever saw,’ declared the girl, with enthusiasm. ‘ I have not seen many ladies, of course,’ she added apologetically, ‘ so very likely am no judge ; but I do think you will say she is most beautiful.’

‘ Indeed !’ exclaimed Miss Simpson, surprised by this burst of eloquence. ‘ What is

her style? Is she fair or dark, handsome or only pretty?’

‘She is perfectly lovely,’ returned Aileen, with conviction.

‘But that does not answer my question. Try to describe her. Is she tall or short, for instance?’

‘Short rather than tall, but so slight she looks taller than she really is. Her hair is black, a bright black, if you know what I mean, which seems to shine in the light; her eyes——’

‘Yes,’ said Miss Simpson, as Aileen paused.

‘I was trying to tell you about them; they are not black, and yet they are dark as night. I do not know what colour to call them. I never saw eyes like them before.’

‘They are brown, perhaps.’

‘No—oh no; they are strange eyes—they are——’

‘Never mind her eyes,’ suggested Miss Simpson, who did not see that any good purpose could be served by puzzling over this

matter longer. ‘What sort of nose has Miss Wilton?’

‘Small and straight,’ answered Aileen promptly; ‘and I can’t be sure, but it has just occurred to me that her eyes may be what are called very, very deep blue. They are——’

‘Black hair, deep-blue eyes, small straight nose,’ interrupted Miss Simpson again. ‘Very good, very good indeed, so far; delicate black eyebrows, I suppose, and long black eyelashes? I know the sort of thing—fair, soft skin. Such girls have almost always nice complexions——’

‘Her complexion is like milk,’ broke in Aileen. ‘I have often read about that peculiar white, but I never really knew what a milk-white meant till to-day; and yet Miss Wilton’s complexion is clearer—more transparent, I ought to say—than milk.’

‘I am sure it must be very nice,’ observed Miss Simpson. ‘And her mouth?’

‘I don’t remember anything about her mouth, except that the lips were daintily red, and the teeth most exquisite. Out of a pic-

ture, there never can have been anything like her, and I don't believe any picture ever drawn was so beautiful.'

'Your description makes me feel anxious to see this wonderful young lady. Is she at all conceited or affected?'

'Oh no!' said Aileen; but she did not try to tell Miss Simpson what Miss Wilton was, or what she had said, except that she made herself very pleasant and talked about a great many things.

They had gone down to the river and seen a couple of swans. They stood watching them for a little, but then the day turned, and Miss Wilton felt cold, so they walked back to the house.

Not much to be got out of these interesting items, and Miss Simpson felt that, as usual, Aileen's conversational powers were not of a high order. Any other girl would have described the make and material of the visitor's dress, repeated every word she uttered, and given her impression of the young lady's character and disposition. Not so Aileen. Certainly there was some want about Timothy

Fermoy's daughter ; still, she was kind and good and true.

‘I think I should like a cup of tea now,’ said Miss Simpson, ‘if Holmes would bring it up.’

‘I will tell her,’ volunteered Aileen ; and she made her escape, well pleased her examination-in-chief was finished, for she did not want to say anything concerning Miss Wilton's amazing confidences and startling modes of speech, which she feared might seem to Miss Simpson like some of those portents which we are told will herald the coming of the Last Day !

CHAPTER XI.

VISITORS.

AILEEN need not have feared the effect Miss Wilton's eccentricities were likely to produce. Miss Simpson fell in love with her at first sight, and we all know that while that state of mind continues the object beloved can do no wrong.

The poor lady's heart was taken by storm, and she had no power of reason left. If the girl did talk lightly of her father, why, it was only talk. Where could a more devoted daughter be found? It was quite beautiful to think of her making game-pies, and preparing salads, and arranging *recherché* little dinners, and improvising appetising suppers, for a man who had no doubt lost his liver in

India, and in consequence proved rather trying at home.

‘The poor, pretty little thing!’ exclaimed Miss Simpson; ‘only think of the way she slaves! If she does exclaim now and then, it is quite natural, and, besides, it is all said in fun.’

Aileen had her own notion about this, which she kept to herself. It seemed strange to her that Miss Simpson felt so constantly constrained to defend Major Wilton’s daughter when no one was accusing that young lady, but in truth the defence happened to be against the whisperings of common-sense.

Before March came in like a lamb, Major Wilton called at Ashwater, and solemnly paid his respects to the two ladies. A most gentlemanly, inscrutable person, who at a distance looked quite juvenile, but grew older with each step which brought him nearer to the beholder. Generally he wore the shortest of reefing jackets and a soft felt head-covering, which his daughter described as ‘a lad of a hat,’ rakish to an extent, though it harmo-

nized with the rest of his attire as no other hat could.

He thanked Miss Simpson and Miss Fermoy in a voice that trembled with emotion for their kindness to his 'poor little girl.' He was more than grateful; she was so truly alone, she had so few friends, he did not care for her to associate 'with everyone,' and those of his family who might be of advantage to her were too rich, too grand, for them to visit on equal terms.

'The earthen and the iron pot, you know, my dear madam,' he said, with tears in his old eyes. 'The fact is, I ought not to have married. I should have gone far away, and left my angel in her peaceful home, but I was selfish. I snatched at the chance of a St. Martin's summer of happiness, and I was happy—perfectly. Now my dear child has to suffer for that; her young life has been a long winter—a long, cold winter.'

As Miss Simpson, though much touched, did not know exactly what answer to make to a speech so private and confidential, she only murmured something concerning sympathy

and regret, which, however, Major Wilton snatched at.

He felt content now about his darling girl. If he might say so, without giving offence, from the moment she saw Miss Simpson and Miss Fermoy, her heart went out to them. He did feel the privilege of knowing them would be an inestimable benefit to his daughter, who must often have longed for something different in the way of society from a battered old soldier like himself, more at home in camps than in courts; and while he hoped much for Caroline from such congenial intimacy, he could not disguise a kind of conviction that the acquaintance might prove mutually advantageous—‘I mean merely to the young ladies, of course, one of whom is, perhaps, a little too confident, while the fault of the other,’ and he bowed to Aileen, ‘if fault indeed it be, is evidently an utter lack of self-appreciation.’

No matter how a dialogue begins, if one of the speakers be only sufficiently brave and persistent to flatter enough, it is sure to end well, always supposing there is not a quite

disinterested listener present. Neither of Major Wilton's listeners could be accounted altogether disinterested, and the dialogue between himself and Miss Simpson proceeded to an excellent conclusion, sometimes, indeed, quite merrily. After a time, the theme shifted from Ashwater to persons they both knew, or, more correctly, knew of. It was nice, the lady felt, to be discussing once again familiar subjects on the well-remembered ground of yore.

Lady Jane and Lord John, the Countess of this and the Earl of that, flowed in smooth numbers from their lips. The Major was behind the scenes of high life ; the last scrap of information, the newest morsel of gossip, the raciest bit of scandal, the reason why the Hon. Miss Somebody did not go to Court, and why Mrs. who was not honourable did, were published in large type by him. By degrees Miss Simpson's face relaxed into an expression of benignant propriety, and softened as though she had resided in the gracious atmosphere of high life all her days, without thought of a salary or anxiety how to make

the two ends meet. She was like one who sits down to some unexpected feast after a long, long fast.

This was the sort of thing she had missed. How far, far superior Major Wilton's sayings and doings of the upper ten, even to that local gossip she felt Aileen might indulge in with advantage! Nay, without disloyalty, she acknowledged that in some ways his chit-chat concerning great people was more captivating than Mr. Thomas Desborne's historical essays and genealogical trees.

There was a poetry of romance, flower and fruit, the stirring of the wind among green leaves, and the songs of birds sitting on the topmost boughs, in Major Wilton's discursive treatise, while Mr. Desborne's instructive statements read like the Roll of Caerlaverock. It sounded delightful, and Miss Simpson felt she could have listened to the pleasant melody for an hour, had her visitor cared to stay so long.

Aileen listened, too. It all seemed very strange to her, but no doubt the rippling music made by the flowing river of fashion-

able life had a certain interest for her also. Major Wilton talked familiarly of people great and grand, just as she had heard over and over again Mrs. Fermoy gossip about people who were lowly and of no account.

She thought how odd it was to hear a person not above speaking to her—Aileen Fermoy, sitting in the same room, indeed—discoursing as confidently concerning the sayings and doings of the nobility as if he were their brother.

The girl never doubted that he was on terms of intimate friendship with them all. What a number of the aristocracy he knew ! What a number of the aristocracy Miss Simpson knew likewise ! In a vague way it occurred to her that all this talk might be just as much history as that Mr. Thomas Desborne had taught her to care for while they were pacing the City byways together ; but she felt she liked the latter best, and was dreamily wondering why, and thinking she would refer the question to her kind friend in Cloak Lane, when her attention was aroused by hearing Major Wilton say :

‘I presume Miss Fermoy, like my own dear girl, has not been presented yet?’

‘No—o, not yet,’ answered Miss Simpson, looking especially uncomfortable and colouring painfully.

‘Money difficulties,’ remarked the Major, ‘have with Caroline stood in the way, and will continue to do so, I fear.’

‘There is no difficulty of that kind in Miss Fermoy’s case,’ returned Miss Simpson.

‘So I have been given to understand. Had Lady Penelope Hatcham lived, she would have acted as my daughter’s god-mother; but of course that is all now knocked on the head.’

‘Of course,’ said Miss Simpson, who knew Lady Penelope was gone where Court trains and feathers need trouble her mind never more.

‘Really it is a matter of little consequence; when married they can both make their curtseys. What a splendid thing it is to be young!’ added Major Wilton, in a little burst of sentimental regret.

‘It is,’ agreed Miss Simpson, sighing for no reason in particular.

‘With all the future to make or mar,’ added Major Wilton, resolute not to let well alone.

‘Too true,’ said Miss Simpson pensively.

‘And now, my dear lady, I really must be going,’ declared the Major, rising. ‘Oh, by-the-bye, that reminds me there was a little something I wanted to say. No, thank you, I won’t sit down again;’ and he stood in the middle of the room nursing his larky hat, and looking as utterly ‘a gentleman one would not wish to know’ as can well be imagined. ‘It was just like this. I gathered from my little girl—pardon me if I have made a mistake—that when Mr. and Mrs. Desborne come down here for the summer you will have, in plain words, to turn out. Is that so?’

‘It would not be convenient for us to remain on,’ amended Miss Simpson, in her best manner.

‘Precisely so—you know how to put these things much better than I; but the result is the

same. Well, what came into my mind was simply : if those two ladies could make themselves comfortable in our little box, we should feel honoured, and we need not lose the pleasure of their society. Carrie would do her best, I know ; the place is small, but you would not be exacting. It is possible you might not care to accept our modest hospitality except on mutual terms ; but even this little difficulty could no doubt be arranged satisfactorily. Will you consider the matter ? Do.'

'You are most kind,' said Miss Simpson, 'and I really feel unable to thank you as I ought ; but it is quite decided that when we leave here we return to Mr. Desborne's house in town.'

'Oh, I *see*,' returned Major Wilton, with an involuntary emphasis on the last word. 'Well, no doubt our disappointment will be your gain. London, even London out of the season, will seem charming to your young friend. For myself, I always say, hail, rain, or shine, give me London. The foggiest day in town is preferable to the most brilliant

sunshine Teddington can offer. If anything *should* occur to change your plans; should the summer prove too warm and you wish for a breath of country air, remember Home-field Lodge is always at your disposal. Regard it as your own, quite your own home;’ and with a hurried farewell the Major, as though unable to trust himself further, departed, leaving Miss Simpson, who, in spite of her predilection for high life and fashionable gossip, was far from being a fool, to reflect very seriously on his proposal.

‘No go,’ thought the visitor, as he walked towards his home; ‘better not have said anything about the matter; but how the deuce was I to know? Just like my luck! And there are those confounded Desbornes, literally wallowing in wealth, making a pot of money out of that wench, while I can’t see my way to a fiver! Well, they shan’t have the course quite clear.’

It was no doubt in pursuance of this intention, and, since the ways of such men are indeed past finding out, in search, no doubt, also of the five-pound note so feelingly referred

to, that after he had given his error of judgment 'time to cool,' Major Wilton began to take gallant officers and young scions of noble houses to Ashwater with him.

He never personally conducted two at a time 'round to Desborne's,' if both were matrimonially inclined; but he had so many friends, and they dropped in from various points of the compass so frequently, that Miss Simpson got at last a little tired of receiving these unexpected visitors, and seriously thought of speaking to Mr. Thomas Desborne on the subject.

But no woman placed in such a position likes to acknowledge herself unequal to the trust, and as she could not see that any one of the gentlemen who passed in review was recognised by Aileen as her ideal hero, she wisely held her peace and allowed the Major to come and go with his friends, none of whom seemed more impressed by the heiress than she by them.

Though they might have been roughly divided into three classes, one that said 'aw,' another that said 'ah,' and a third that said

thoughtfully 'yes-yes-yes, yes, yes-yes,' like a slow double knock, they had sense enough to see the Major's 'good word' was not likely to carry them far into Miss Simpson's favour or the good graces of her charge, while, on the other hand, Aileen, even if one of their own rank, would not have attracted them.

They put the matter plainly and firmly to their host, and declined a second call.

'No, thankee; it is more than I can stand,' said one very candid youth.

'How I wish I were forty years younger!' exclaimed the Major in disgust. 'Question of a million going a-begging.' For it is thus fortunes grow, though the possessor receives never a farthing of interest on the added capital.

Meanwhile, the liking between Miss Wilton and Aileen struck root and flourished. Though they were opposite as the poles, though they had scarcely a thought in common, though they had been born in different ranks, and had each a different way of looking not merely over the broad fields of life, but on the

simplest trifles of their every-day experience, they grew fond of each other.

To Aileen it seemed passing strange to own a girl friend—a lady, beautiful, accomplished, accustomed to the ways of society, learned in everything of which she was ignorant; while to Caroline Wilton the simplicity, the honesty, the fearless truthfulness, of this new acquaintance seemed nothing less than marvellous.

‘If I had always known you,’ she said one day, ‘I might have been good.’

And Aileen did not answer, ‘You are good,’ because she had more than a vague feeling Miss Wilton was not anything of the sort; she only answered, ‘I have often been very cross and discontented,’ which was a nice way of getting out of the difficulty.

There were times when Aileen found the burden of this acquaintanceship heavy, when she felt it impossible quite to keep silence about the past, and hard to speak concerning her antecedents. With Miss Simpson this awkwardness had never arisen, because that lady, perforce, knew she came from the

people; but Miss Wilton so politely and persistently treated her as though she had already been the possessor of ample means, embarrassing positions occasionally arose which it was necessary to face — as, for example, when Miss Wilton said it was stupid for them to address each other formally.

‘Call me Carrie,’ she suggested, ‘and I will call you—no, I can’t improve on Aileen. It is rather a mouthful, to be sure, but a very sweet one.’

There was a moment’s silence, during which what Major Wilton gallantly styled the ‘wild rose’ colour fluttered into Aileen’s cheeks; then:

‘Before you make such a friend of me, I think you ought to know who I am,’ answered the girl in a low but perfectly distinct voice.

‘You are a dear, and that is enough for me,’ returned Miss Wilton, who was secretly dying to know all about the heiress’s antecedents.

‘My father was a butler, and my mother a lady’s-maid.’

For the first time in her life Aileen felt ashamed of stating what her parents' honest avocations had been, and felt ashamed because she was ashamed, for which reason probably she looked her companion very straight in the face and lifted her head a little proudly as she spoke.

'I am sure I should have loved your mother and respected your father,' replied Miss Wilton, kissing the hot, flushed face. 'Aileen, you are a darling !'

'I have been so lonely since they died,' said Aileen softly.

'My mother died when I was only a child,' remarked Miss Wilton, who could not believe in anyone caring for parents at all, but thought it was proper to make some remark. 'I scarcely remember her. She must have been very glad to get out of this world and away from my dad, I should think. I wonder what made her marry him, for he was not young—fifty or thereabouts—and had no money.'

'I know what made my father and mother

marry,' rejoined Aileen: 'they loved one another.'

'That is what you think you will marry one of these days, I suppose—love!'

'Unless I do, I shall not marry at all.'

'Has Mr. Right come along yet?'

'No.'

'Sure?'

'Quite sure?'

'No one hidden in the bushes?'

'No one anywhere.'

'If another girl told me that I should believe she was telling a tarradiddle.'

'I am not.'

This was natural enough talk, yet it made Aileen feel strangely older and younger at one and the same time—younger, simply because it was natural; older, for the reason that it put new ideas into her mind and filled her with a vague unrest.

Marriage might be for Miss Wilton, but for her—never. She did not want to marry; yet all girls look forward half unconsciously to being wooed and wed. In all stations it is to them the fairy tale of life; and who that

has loved would wish them to leave the tale unread ? All her early life Aileen had been too busy, too much oppressed with care, too anxious about the needs of to-morrow, too despondent concerning the tempers of to-day, for indulgence in such fancies ; but now, when she had nothing to occupy her long leisure, she could not help listening to the talk which went on concerning lovers and husbands, men who proposed and women who accepted, engagements, trousseaux and weddings. Yes, it was all natural and pleasant enough, but not for her ; it could never be for her. Because she knew well enough that, if any fine gentleman came wooing, it would not be for love. Someone might wish for her money ; but how could she care for anyone who wanted only that ?

She had learned many things, but the more she learned made her only the more certain she could never become a lady. She might cease to be so awkward, she might grow a little less shy and afraid of the sound of her own voice ; but she never could change herself, never be other than Aileen Fermoy,

never be anything else than a very homely young woman, who could no more be instructed in the mysteries of fashionable life than in the approved methods of improving her appearance.

She regarded Miss Wilton's aids to beauty with amazement, not to say fear.

'Do you think it is right?' she would timidly say, only to find her hesitating remonstrance met by a peal of laughter and the reply :

'If all women had thought as you do we should still be wearing fig-leaves !'

For her there would come no prince, no knight, no hero, no life companion. Such men as she had known in the old days she could never think of as lovers ; and even if in the days which were present she saw any one to be liked and admired, her liking and admiration must turn to contempt and aversion the moment he professed to care for her.

Since that could not be true, for no gentleman might ever love her, she knew it was better to remain single for life than marry except for love and to be beloved.

All this while, if she had looked with less critical eyes at her own reflection in the glass, she would have seen that she was daily improving in appearance.

No one could have wished the original Aileen to disappear, but a something previously overlaid with care and toil was coming quietly into sight.

Just as from the bare earth there emerges first one green shoot, and then another, so out of the dreariness of her gray past there sprang at last into sight, leaf and bud and flower of beauty. Rest, peace, and the association of those who had lived well and lain softly, and experienced that modest luxury the toiling poor know nothing of, were doing their gracious part. The hard lines anxiety had begun to trace were smoothed away; the harassed expression her face had too often worn was gone; time was hers to braid and coil that wealth of hair and dress well, if with the plainness she thought only fitting. Her speech was more suitable to Shawn Fermoy's heiress than her former mode of address had been; she could understand topics of the

day when people spoke about them, and take an interest in general conversation, though she did not often join in it.

She made a fair picture as she sat with the early spring sunshine falling across the old-world chronicles she delighted to read.

‘Really she is growing quite presentable,’ decided Miss Simpson one fine Sunday afternoon, when the girl stood beside a window which overlooked the lawn.

Something in the turn of her head, in the restfulness of her quiet face, in the pose of her figure, struck the elder woman with a feeling of surprise.

‘It is a long time since we have seen Mr. Thomas Desborne,’ she said; ‘I wonder if he will come down to-day.’

The wish was father to the thought; but, in addition to any personal feeling, it crossed her mind that if one who remembered Aileen so well as she once was, could look at her then, he would be more than satisfied.

‘I hope he may come,’ answered Aileen, turning from the window. ‘Sunday always

seems twice a Sunday when he spends it with us.'

'He is indeed one in a thousand,' agreed Miss Simpson; 'but there is the bell! No doubt it is he.'

It was not Mr. Thomas Desborne, however; but Major and Miss Wilton, and General Van Berg, of whom Aileen had heard as an unwished-for suitor.

'My old friend is staying with us over Sunday,' observed Major Wilton; 'and I could not resist bringing him round to pay his respects to you and Miss Fermoy.'

The General was short, stout, and sixty—only eleven years younger than his would-be father-in-law, and thirty-eight years older than the blooming creature he wished to marry. She looked lovelier than ever, her hair a little blown about by the wind, which had likewise deepened the usually delicate colour in her cheeks to a rich damask. Her eyes were bright with excitement, and her speech and manner so vivacious as to suggest the idea that she wished to shock her elderly admirer.

Miss Simpson, always polite and always fond of visitors, welcomed the trio very cordially, found them comfortable chairs, made the usual remarks about the weather, the Thames and the neighbourhood, and had just begun a treatise on the excellence of their clergyman and the especial eloquence of the sermon he preached that morning at a service unhappily not patronized by Major Wilton and his daughter for reasons connected with the General, when once again the door-bell woke every echo in Ashwater House.

‘What visitor have we now?’ asked the Major, who had the charming knack of making himself very much at home everywhere.

‘I dare say it is Mr. Thomas Desborne,’ said Miss Simpson, mindful of Aileen’s remark.

‘Confound him!’ thought Major Wilton, who often told his daughter he did not ‘think much’ of the gentleman in question.

When Mr. Desborne, however, appeared, instead of his uncle, glorious summer weather

instantly succeeded to the winter of this discontent.

‘It is a privilege I have often desired,’ he said in his best manner.

‘I am delighted!’ added Miss Wilton, with her sweetest smile. ‘I have so long wished to know you, Mr. Desborne.’

General Van Berg also, if he were to be believed, had passed a considerable period of his life in hoping the auspicious day might dawn which should witness his introduction to one he had so often heard spoken of in the highest terms.

By the time these amenities were happily ended twilight was drawing on, and Miss Simpson thought tea might prove a welcome diversion.

Once more the visitors formed a charmed circle, and conversation, stimulated by Mr. Desborne’s latest news from London and ‘the cup which cheers,’ was in full progress, when again the hall door-bell rang, and Mr. Thomas Desborne walked in, accompanied by Philip Vernham.

‘Why, what good wind has blown you

here ?' asked Mr. Desborne, shaking the young man's hand cordially.

' We were at Hampton Court, and thought we would take Teddington on our way back,' explained the other Mr. Desborne, answering his nephew's question.

' Great crush at the palace, I suppose ?' said Major Wilton.

' On the contrary, the rooms were almost empty. The Hampton Court season cannot be said to begin till Good Friday.'

' Place I never go to,' observed Major Wilton, with the air of a man giving his audience important information ; ' awfully cad-dish !'

' It is a place I delight in,' returned Mr. Thomas Desborne calmly.

' So do I,' said Aileen, unable to resist the temptation of openly siding with her friend.

' So do not I,' remarked Miss Wilton.

At sound of the girl's sweet, incisive voice, Philip Vernham looked round quickly. The room was in partial darkness, being only lighted by some fitfully blazing logs. Miss Simpson cherished a fondness for the gloam-

ing, perhaps because of its kindly shadows, and always deferred the evil hour of gas or lamps as long as possible, for which reasons Mr. Vernham, till Miss Wilton spoke, only understood there was a third lady present, whether young or old he could not tell.

‘Allow me to introduce Mr. Vernham to you, Miss Wilton,’ said Mr. Desborne genially, the while the General took occasion to state :

‘I am very partial to Hampton Court.’

‘Are you?’ returned his lady love, after acknowledging with a distant inclination Philip’s formal bow.

‘Yes, it is a grand old pile,’ answered her ancient admirer, valorously picking up the gage she flung down. ‘Many a pleasant hour I have spent there.’

‘Admiring the beauties, no doubt?’

‘Monstrous fine women, many of them.’

‘Frights, you mean,’ Miss Wilton suggested contemptuously.

‘Certainly not,’ returned the brave General.

‘How they ever came to be painted I can’t conceive.’

‘It is a strange thing,’ observed Miss Wilton’s admirer, addressing the company at large, ‘that no pretty woman can see any beauty in another woman, living or dead.’

‘Bet you a tenner,’ said the pretty woman who furnished the text for this well-worn platitude, of which she scorned to take any direct notice—‘bet you a tenner, if the lot were on sale in some broker’s shop, no person would be crazy enough to give five shillings for one of them !’

‘I won’t bet with you again, young lady,’ retorted the General. ‘Last time we had a little affair on you refused to pay.’

He had the best of the argument for once. Miss Wilton did not answer. Whatever the nature of that wager might have been, she deemed it prudent to change the subject by asking Miss Simpson if she might light the lamps, for ‘talking in the dark is like dancing without music,’ she declared.

Three gentlemen rose to save her trouble, and as one of them for the first time saw her face clearly, he felt fairly startled by its beauty.

‘ I think we must be going, Carrie, my dear,’ said her father, taking advantage of the general movement to approach Miss Simpson in order to say farewell.

That lady, however, would not hear of such desertion, and Mr. Desborne, never backward in proffering hospitality, seconded her invitation.

‘ You must stay for supper,’ he said. ‘ We always have supper early on Sunday evening.’ And, nothing loath, Major Wilton, for self and friends, consented.

‘ Pleasantest meal in the day,’ he answered, in polite acceptance ; while the General, who would have stayed anywhere for any meal if a glass of decent wine loomed even in the remote distance, again assured Mr. Desborne that he felt delighted to make his acquaintance, and was glad to avail himself of the opportunity of knowing more of him.

The Homefield Lodge party were all in fact so willing and so glad, it was not until Mr. Thomas Desborne feared he must be thinking about the return train that the pleasant party broke up.

‘Time and tide, you know, wait for no man, unfortunately,’ observed the lawyer pleasantly.

‘Quite true,’ answered Miss Wilton, as if he had addressed her especially, ‘though, unfortunately, many men have to wait for time and tide,’ at which retort there was a laugh—since people often laugh for very little reason—in which everyone joined except Mr. Vernham, who had maintained a wise silence and a judge-like gravity throughout the evening.

‘I wanted to speak to you,’ said Mr. Desborne, in a hurried aside, to Aileen, ‘but I will write;’ and then the guests gathered in the hall, cordial good-nights were exchanged, for a minute a bright light streamed out across the gravel and along the drive, then the door was shut, and Miss Simpson and Aileen returned to the now quiet drawing-room.

‘What a pity, what a pity!’ said Miss Simpson, as she reviewed Miss Wilton’s alarmingly lively conversation. She had never before heard that young lady discoursing in a mixed company. ‘Poor girl!’

why does not some friend tell her how dreadful those slang phrases sound? How you can understand what she means quite baffles me. I never have heard you use such shocking expressions yourself, yet you seem to comprehend them without the slightest difficulty.'

Then, in no spirit of undue pride, Aileen explained that where she had formerly lived, not merely did 'duffer,' 'screw,' 'cheek,' 'more side,' 'plenty of face,' and many words of the same description, quite divorced from their original meaning, flourish like old-fashioned flowers and run riot by the wayside, but that Battersea might be depended on to furnish at a moment's notice all those choicer home and foreign varieties of modern language of which the Universities and West-End drawing-rooms are supposed to possess a monopoly. She made it clear to Miss Simpson's apprehension what Miss Wilton wished to convey by saying her father 'need not jump at her,' or calling him a 'relieving officer,' or remarking Sandown was not quite so 'swagger' a race-course as Ascot.

‘ There are some who think it very funny,’ finished Aileen ; ‘ but I get tired of it myself.’

‘ Tired ! I should think so !’ exclaimed Miss Simpson indignantly. ‘ It is not English, it is not Christian, for any girl to make such an exhibition of herself. I felt quite ashamed to think Mr. Thomas Desborne should have heard her ; and as for poor Mr. Vernham, I am certain he was utterly scandalized, and no wonder !’

Whatever Mr. Thomas Desborne and poor Mr. Vernham may have thought about Miss Wilton’s shortcomings, nothing was said on the subject till the two gentlemen were walking up Pilgrim Street on their way home.

Then the former asked, ‘ How did Major Wilton and General Van Berg impress you ?’

‘ They impressed me as the worst form possible,’ was the unhesitating reply.

‘ The girl is very beautiful.’

There was just an instant’s hesitation before Mr. Vernham answered, ‘ Very.’

‘ It is a pity she is so slangy,’ went on Mr. Desborne ; ‘ but I am told all young ladies affect that sort of thing now.’

‘They may ; I do not know ; my acquaintance with young ladies is very limited.’

‘Miss Wilton appears to be extremely amiable, however,’ Mr. Thomas Desborne proceeded. ‘She has taken our young friend Miss Fermoy in hand, and is teaching her what Miss Simpson could not, viz., music. She has discovered the girl possesses a good voice and an excellent ear, and is instructing her to accompany herself.’

‘That is very kind,’ said Mr. Vernham. ‘I think I must leave you here. Good-night. Thank you for a most pleasant day.’

END OF VOL. II.

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